Interest Rate Information Schedule - Personal and Business

03 April 2023

INTEREST RATES TRANSACTIONAL ACCOUNTS		
Personal		
Pacific Package Account	0.25% p.a.	
Plus Saver Account		
Base Rate	0.25% p.a.	
Plus *Bonus Rate	+3.00% p.a.	
Total Rate	3.25% p.a.	
*Bonus interest is earned each month when you make no withdrawals		
and a minimum of one deposit (not including credit interest) on or before		
the last business day of the month		
Youth Account	3.25% p.a.	
Available to youth up to the age of 18 years		

INTEREST RATES LENDING PRODUCTS			
Personal			
Personal Loan			
Unsecured	variable	17.25% p.a.	
Personal Asset Loan	variable	12.50% p.a.	
		(plus +/- margin)	
+/- Margin applies			
Home Loan	variable	7.25% p.a.	
Personal Property Investment Loan			
	variable	8.25% p.a.	
Visa Debit Facility (Visa Gold / Visa Silver)			
	variable	12.50% p.a.	

INTEREST RATES TRANSACTIONAL ACCOUNTS		
Business		
Charity and Not for Profit Account	0.50% p.a.	
Clubs, Societies and Sports Associations	0.50% p.a.	

INTEREST RATES LENDING PRODUCTS			
Business			
Tailored Business Loan	variable	9.50% p.a. (plus +/- margin)	
+/- Margin applies			
Business Overdraft	variable	9.50% p.a. (plus +/- margin)	
+/- Margin applies			

The above information is current as of **03 April 2023**, all interest rates are subject to change. BSP terms and conditions and other fees may apply. For further information, please visit your nearest BSP branch.

Phone: +682 22014 Email: BSPCookislands@bsp.com.pg

