

Treasury | Retail Savings & Deposits



Effective from 29-Dec-25

Prime Lending Rate	10.000%	29-Dec-25
Mortgage Lending Rate	11.000%	29-Dec-25

1. Deposits:

1.a) Call Deposits - Opening Balance N\$500-00

<u>Balance</u>	<u>Nominal</u>
N\$0 - N\$99 999	1.15%

1.b) Notice Deposits - Opening Deposit N\$500-00

<u>Term</u>	<u>Nominal</u>
7 Days	2.53%
14 Days	3.23%
21 Days	3.33%
32 Days	3.58%

1.c) Fixed Deposits - Opening Deposit N\$500-00

<u>Term</u>	<u>Nominal</u>	<u>Effective</u>
4 months	4.58%	4.60%
6 months	4.88%	4.92%
9 months	5.43%	5.52%
12 months	5.68%	5.82%

2. Transactional Accounts:

2.a) Transaction Savings

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$1 000	0.00%	0.00%
N\$1 000.01 - N\$10 000	0.00%	0.00%
N\$10 000.01 - N\$50 000	0.00%	0.00%
N\$50 000.01 +	0.00%	0.00%

3. Saving Accounts:

3.a) EasySave

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$99	0.00%	0.00%
N\$100 - N\$ 999	0.00%	0.00%
N\$1 000 - N\$4 999	0.00%	0.00%
N\$5 000 - N\$9 999	0.00%	0.00%
N\$10 000 - N\$49 999	0.40%	0.40%
N\$50 000 +	1.05%	1.06%

3.b) GroupSave

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$99	0.00%	0.00%
N\$100 - N\$ 999	0.25%	0.25%
N\$1 000 - N\$4 999	0.55%	0.55%
N\$5 000 - N\$9 999	1.00%	1.00%
N\$10 000 - N\$49 999	1.75%	1.76%
N\$50 000 + N\$ 99 999	2.25%	2.27%
N\$100 000 +	2.65%	2.68%

3.c) Special Savings

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$999	0.00%	0.00%
N\$1 000 - N\$9 999	0.15%	0.15%
N\$10 000 - N\$19 999	0.70%	0.70%
N\$20 000 - N\$49 999	1.30%	1.31%
N\$50 000 - N\$99 999	2.40%	2.43%
N\$100 000 +	3.10%	3.14%

3.d) Solo/ Vibe Save

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$99	0.00%	0.00%
N\$100 - N\$ 999	0.00%	0.00%
N\$1 000 - N\$4 999	0.00%	0.00%
N\$5 000 - N\$9 999	0.15%	0.15%
N\$10 000 - N\$49 999	1.25%	1.26%
N\$50 000 +	1.90%	1.92%

These rates are indicative rates only