

Treasury | Retail Savings & Deposits



Effective from **21-Feb-23**

Prime Lending Rate	10.75%	21-Feb-23
Mortgage Lending Rate	11.75%	21-Feb-23

1. Deposits:

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

<u>Balance</u>	<u>Nominal</u>
N\$ 0 - N\$ 49 999	1.70%
N\$50 000 - N\$99 999	2.20%

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

<u>Term</u>	<u>Nominal</u>
7 Days	4.10%
14 Days	4.30%
21 Days	4.50%
32 Days	4.70%

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

<u>Term</u>	<u>Nominal</u>	<u>Effective</u>
4 months	5.25%	5.28%
6 months	5.60%	5.67%
9 months	6.10%	6.23%
12 months	6.50%	6.70%

****Individuals**

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	0.25%	0.25%
N\$10 000.01 - N\$50 000	0.50%	0.50%
N\$50 000.01 +	0.75%	0.75%

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	1.60%	1.61%
N\$50 000 +	2.25%	2.27%

3.b) GroupSave

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$99	1.25%	1.26%
N\$100 - N\$ 999	1.58%	1.59%
N\$1 000 - N\$4 999	1.92%	1.94%
N\$5 000 - N\$9 999	2.25%	2.27%
N\$10 000 - N\$49 999	2.58%	2.61%
N\$50 000 + N\$ 99 999	2.92%	2.96%
N\$100 000 +	3.25%	3.30%

3.c) Special Savings

<u>Balance</u>	<u>Nominal</u>	<u>Effective</u>
N\$1 - N\$999	0.75%	0.75%
N\$1 000 - N\$9 999	1.40%	1.41%
N\$10 000 - N\$19 999	2.05%	2.07%
N\$20 000 - N\$49 999	2.70%	2.73%
N\$50 000 - N\$99 999	3.35%	3.40%
N\$100 000 +	4.00%	4.07%

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	0.50%	0.50%
N\$1 000 - N\$4 999	1.00%	1.00%
N\$5 000 - N\$9 999	1.50%	1.51%
N\$10 000 - N\$49 999	2.25%	2.27%
N\$50 000 +	2.75%	2.78%

These rates are indicative rates only