

# Treasury | Retail Savings & Deposits



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Effective from 21-Aug-19

## 1. Deposits:

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

| <u>Balance</u>         | <u>Nominal</u> |
|------------------------|----------------|
| Up to N\$9 999         | 2.50%          |
| N\$10 000 - N\$49 999  | 2.75%          |
| N\$50 000 - N\$100 000 | 3.00%          |

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

| <u>Term</u> | <u>Nominal</u> |
|-------------|----------------|
| 7 Days      | 3.75%          |
| 14 Days     | 3.95%          |
| 21 Days     | 4.50%          |
| 32 Days     | 4.75%          |

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

| <u>Term</u> | <u>Nominal</u> | <u>Effective</u> |
|-------------|----------------|------------------|
| 4 months    | 5.00%          | 5.03%            |
| 6 months    | 5.50%          | 5.56%            |
| 9 months    | 6.50%          | 6.64%            |
| 12 months   | 6.65%          | 6.86%            |

**\*\*Individuals older than 55 years qualify for 0.50% more on 6 months and 1.00% more on 12 Months**

## 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   | 0.25%          | 0.25%            |
| N\$5 000 - N\$9 999   | 0.25%          | 0.25%            |
| N\$10 000 - N\$49 999 | 0.50%          | 0.50%            |
| N\$50 000 +           | 1.00%          | 1.00%            |

### 3.b) GroupSave

| <u>Balance</u>         | <u>Nominal</u> | <u>Effective</u> |
|------------------------|----------------|------------------|
| N\$1 - N\$99           | 2.75%          | 2.78%            |
| N\$100 - N\$ 999       | 3.00%          | 3.04%            |
| N\$1 000 - N\$4 999    | 3.25%          | 3.30%            |
| N\$5 000 - N\$9 999    | 3.50%          | 3.56%            |
| N\$10 000 - N\$49 999  | 3.75%          | 3.82%            |
| N\$50 000 + N\$ 99 999 | 4.00%          | 4.07%            |
| N\$100 000 +           | 4.25%          | 4.33%            |

### 3.c) Special Savings

| <u>Balance</u>        | <u>Nominal</u> | <u>Effective</u> |
|-----------------------|----------------|------------------|
| N\$1 - N\$999         | 2.75%          | 2.78%            |
| N\$1 000 - N\$9 999   | 2.75%          | 2.78%            |
| N\$10 000 - N\$19 999 | 2.75%          | 2.78%            |
| N\$20 000 - N\$49 999 | 3.00%          | 3.04%            |
| N\$50 000 - N\$99 999 | 3.25%          | 3.30%            |
| N\$100 000 +          | 3.75%          | 3.82%            |

### 3.d) Solo/ Vibe Save

| <u>Balance</u>        | <u>Nominal</u> | <u>Effective</u> |
|-----------------------|----------------|------------------|
| N\$1 - N\$99          | 2.00%          | 2.02%            |
| N\$100 - N\$ 999      | 2.00%          | 2.02%            |
| N\$1 000 - N\$4 999   | 2.15%          | 2.17%            |
| N\$5 000 - N\$9 999   | 2.20%          | 2.22%            |
| N\$10 000 - N\$49 999 | 2.25%          | 2.27%            |
| N\$50 000 +           | 2.50%          | 2.53%            |

These rates are indicative rates only