

Interest Rates (Customer)

Effective from (01 December 2022)



Product

Interest (% pa)

Loan accounts (Linked to prime lending rate)

Prime Lending Rate	10.50%
--------------------	--------

FNB Cheque Account – DDA 02

First Cheque (Daily Balance)	2.10%
------------------------------	-------

Standard 32	Day extension	2nd Month	3rd Month
M0 - M999.99	2.10%	2.10%	2.10%
M 1,000 - M 9,999.99	2.10%	2.10%	2.11%
M 10,000 - M 49,999.99	2.12%	2.14%	2.13%
M 50,000 - M 99,999.99	2.15%	2.16%	2.17%
M 100,000 - M 249,999.00	2.18%	2.19%	2.20%
M 250,000 - M 499,999.00	2.21%	2.22%	2.23%
M 500,000 - M 999,999.99	2.24%	2.25%	2.26%
M 1,000,000 +	2.27%	2.28%	2.29%

Savings pocket – Retail

M 1 - M49 999	2.10%
M 50,000 - M 99,999	2.10%
M 100,000 - M 499,999	2.10%
M 500,000+	2.10%

Call deposits

M 1,000 - M 9,999	3.50%
M 10,000 - M 24,999	3.50%
M 25,000 - M 49,999	3.50%
M 50,000 - M 99,999	3.51%
M 100,000 - M 250,000	3.52%
M 250,000 - M 499,999	3.52%
M 500,000 - M 999,999	3.53%
M 1,000,000 - M 4,999,999	3.54%
M 5,000,000 +	3.54%

Money Market

M 10,000 - M 19,999	3.50%
M 20,000 - M 49,999	3.50%
M 50,000 - M 99,999	3.51%
M 100,000 +	3.51%

Standard Fixed Deposits – Investments

3 - 5 months	5.25%	5.25%
6 - 11 months	5.26%	5.27%
12 - 17 months	5.28%	5.28%
18 - 23 months	5.29%	5.29%
24 - 35 months	5.29%	5.29%
36 - 47 months	5.30%	5.30%
48 - 60 months	5.30%	5.30%

Flexi fixed deposit

M 0 - M 999.99	5.25%	5.25%
M 1,000 - M 9,999.99	5.26%	5.26%
M 10,000 - M 49,999.99	5.26%	5.26%
M 50,000 - M 99,999.99	5.27%	5.27%
M 100,000 - M 249,999.99	5.27%	5.27%
M 250,000 - M 499,999.99	5.28%	5.28%
M 500,000 - M 999,999.99	5.28%	5.28%
M 1,000,000 - M 2,999,999.99	5.29%	5.29%
M 3,000,000 +	5.29%	5.29%



Interest Rates (Business)

Effective from (01 December 2022)



Product

Interest (% pa)

Loan accounts (Linked to prime lending rate)

Prime Lending Rate	10.50%
--------------------	--------

Standard 32

Day extension

2nd Month

3rd Month

M0 - M999.99	0.25%	0.25%	0.25%
M 1,000 - M 9,999.99	0.26%	0.27%	0.28%
M 10,000 - M 49,999.99	0.29%	0.29%	0.30%
M 50,000 - M 99,999.99	0.31%	0.32%	0.33%
M 100,000 - M 249,999.00	0.34%	0.35%	0.36%
M 250,000 - M 499,999.00	0.38%	0.43%	0.45%
M 500,000 - M 999,999.99	0.47%	0.48%	0.49%
M 1,000,000 +	0.50%	0.51%	0.53%

Savings pocket - Business

M 1 - M 9999	0.23%
M 10,000+	0.24%

Call deposits

M 1,000 - M 9,999	0.25%
M 10,000 - M 24,999	0.26%
M 25,000 - M 49,999	0.27%
M 50,000 - M 99,999	0.31%
M 100,000 - M 250,000	0.35%
M 250,000 - M 499,999	0.41%
M 1,000,000 - M 4,999,999	0.48%
M 5,000,000 +	0.54%

Money market

M 10,000 - M 19,999	0.23%
M 20,000 - M 49,999	0.24%
M 50,000 - M 99,999	0.27%
M 100,000 +	0.28%

Fixed deposits

3 - 5 months	2.30%	2.30%
6 - 11 months	2.34%	2.36%
12 - 17 months	4.30%	4.34%
18 - 23 months	4.40%	4.45%
24 - 35 months	4.52%	4.55%
48 - 60 months	4.71%	4.75%

Flexi fixed deposit

M 0 - M 999.99	0.25%	0.27%
M 1,000 - M 9,999.99	0.36%	0.42%
M 10,000 - M 49,999.99	0.51%	0.53%
M 50,000 - M 99,999.99	0.94%	1.13%
M 100,000 - M 249,999.99	1.23%	1.26%
M 250,000 - M 499,999.99	1.43%	1.68%
M 500,000 - M 999,999.99	1.73%	2.00%
M 1,000,000 - M 2,999,999.99	2.15%	2.35%
M 3,000,000 +	2.44%	2.46%