



Interest Rates

(Customer)

Effective from (01 February 2023)

(Business)

Effective from (01 February 2023)

Product	Interest (%pa)		
Loan accounts (Linked to prime lending rate)			
Prime Lending Rate	10.75%		
Loan accounts (Linked to prime lending rate)			
FNB Cheque Account	2.18%		
Standard 32			
	Day extension	2nd Month	3rd Month
M0 - M999.99	2.18%	2.18%	2.18%
M 1,000 - M 9,999.99	2.18%	2.18%	2.19%
M 10,000 - M 49,999.99	2.19%	2.20%	2.21%
M 50,000 - M 99,999.99	2.21%	2.22%	2.23%
M 100,000 - M 249,999.00	2.23%	2.24%	2.25%
M 250,000 - M 499,999.00	2.25%	2.26%	2.27%
M 500,000 - M 999,999.99	2.27%	2.28%	2.29%
M 1,000,000 +	2.29%	2.29%	2.30%
Savings pocket - Retail			
M 1 - M49 999	2.18%		
M 50,000 - M 99,999	2.18%		
M 100,000 - M 499,999	2.18%		
M 500,000+	2.18%		
Call deposits			
M 1,000 - M 9,999	3.63%		
M 10,000 - M 24,999	3.63%		
M 25,000 - M 49,999	3.63%		
M 50,000 - M 99,999	3.64%		
M 100,000 - M 250,000	3.65%		
M 250,000 - M 499,999	3.65%		
M 500,000 - M 999,999	3.66%		
M 1,000,000 - M 4,999,999	3.68%		
M 5,000,000 +	3.68%		
Money market			
M 10,000 - M 19,999	3.63%		
M 20,000 - M 49,999	3.63%		
M 50,000 - M 99,999	3.64%		
M 100,000 +	3.64%		
	< 10,000	> 10,000	
Standard Fixed deposits			
3 - 5 months	5.44%	5.44%	
6 - 11 months	5.45%	5.46%	
12 - 17 months	5.47%	5.48%	
18 - 23 months	5.49%	5.50%	
24 - 35 months	5.51%	5.52%	
36 - 47 months	5.53%	5.54%	
48 - 60 months	5.55%	5.56%	
	3 Months	12 Months	
Flexi fixed deposit			
M 0 - M 999.99	5.44%	5.44%	
M 1,000 - M 9,999.99	5.45%	5.45%	
M 10,000 - M 49,999.99	5.45%	5.45%	
M 50,000 - M 99,999.99	5.46%	5.47%	
M 100,000 - M 249,999.99	5.47%	5.48%	
M 250,000 - M 499,999.99	5.48%	5.49%	
M 500,000 - M 999,999.99	5.49%	5.50%	
M 1,000,000 - M 2,999,999.99	5.50%	5.51%	
M 3,000,000 +	5.51%	5.52%	
Smart Gold Account			
M1 - M 100,000 +	2.18%		
Smart Account			
M 1 - M 10,000 +	2.18%		

Product	Interest (%pa)		
Loan accounts (Linked to prime lending rate)			
Prime Lending Rate	10.75%		
Standard 32			
	Day extension	2nd Month	3rd Month
M0 - M999.99	0.30%	0.30%	0.30%
M 1,000 - M 9,999.99	0.31%	0.32%	0.33%
M 10,000 - M 49,999.99	0.34%	0.34%	0.35%
M 50,000 - M 99,999.99	0.36%	0.37%	0.38%
M 100,000 - M 249,999.00	0.39%	0.40%	0.41%
M 250,000 - M 499,999.00	0.43%	0.48%	0.50%
M 500,000 - M 999,999.99	0.52%	0.53%	0.54%
M 1,000,000 +	0.55%	0.56%	0.58%
Money Market			
M 10,000 - M 19,999	0.26%		
M 20,000 - M 49,999	0.27%		
M 50,000 - M 99,999	0.30%		
M 100,000 +	0.31%		
Savings pocket - Business			
M 1 - M 9999	0.26%		
M 10,000+	0.27%		
Call deposits			
M 1,000 - M 9,999	0.22%		
M 10,000 - M 24,999	0.23%		
M 25,000 - M 49,999	0.24%		
M 50,000 - M 99,999	0.28%		
M 100,000 - M 250,000	0.32%		
M 250,000 - M 499,999	0.38%		
M 1,000,000 - M 4,999,999	0.45%		
M 5,000,000 +	0.51%		
	< 10,000	> 10,000	
Fixed deposits			
3 - 5 months	2.35%	2.35%	
6 - 11 months	2.39%	2.41%	
12 - 17 months	4.35%	4.39%	
18 - 23 months	4.45%	4.50%	
24 - 35 months	4.57%	4.60%	
48 - 60 months	4.76%	4.80%	
	3 Months	12 Months	
Flexi fixed deposit			
M 0 - M 999.99	0.30%	0.32%	
M 1,000 - M 9,999.99	0.41%	0.47%	
M 10,000 - M 49,999.99	0.56%	0.58%	
M 50,000 - M 99,999.99	0.99%	1.18%	
M 100,000 - M 249,999.99	1.28%	1.31%	
M 250,000 - M 499,999.99	1.48%	1.73%	
M 500,000 - M 999,999.99	1.78%	2.05%	
M 1,000,000 - M 2,999,999.99	2.20%	2.40%	
M 3,000,000 +	2.49%	2.51%	