



# Interest Rates

(Customer)  
Effective from (31 May 2023)

(Business)  
Effective from (31 May 2023)

Product	Interest (%pa)		
Loan accounts (Linked to prime lending rate)			
Prime Lending Rate	11.25%		
Loan accounts (Linked to prime lending rate)			
FNB Cheque Account	2.33%		
Standard 32	Day extension	2nd Month	3rd Month
M0 - M999.99	2.33%	2.33%	2.33%
M 1,000 - M 9,999.99	2.33%	2.33%	2.34%
M 10,000 - M 49,999.99	2.34%	2.35%	2.36%
M 50,000 - M 99,999.99	2.36%	2.37%	2.38%
M 100,000 - M 249,999.00	2.38%	2.39%	2.40%
M 250,000 - M 499,999.00	2.40%	2.41%	2.42%
M 500,000 - M 999,999.99	2.42%	2.43%	2.44%
M 1,000,000 +	2.44%	2.45%	2.46%
Savingspocket - Retail			
M 1 - M49 999	2.33%		
M 50,000 - M 99,999	2.33%		
M 100,000 - M 499,999	2.33%		
M 500,000+	2.33%		
Call deposits			
M 1,000 - M 9,999	3.88%		
M 10,000 - M 24,999	3.88%		
M 25,000 - M 49,999	3.88%		
M 50,000 - M 99,999	3.89%		
M 100,000 - M 250,000	3.90%		
M 250,000 - M 499,999	3.90%		
M 500,000 - M 999,999	3.91%		
M 1,000,000 - M 4,999,999	3.92%		
M 5,000,000 +	3.92%		
Money market			
M 10,000 - M 19,999	3.88%		
M 20,000 - M 49,999	3.88%		
M 50,000 - M 99,999	3.89%		
M 100,000 +	3.89%		
	<10,000	>10,000	
Standard Fixed deposits			
3 - 5 months	5.81%	5.81%	
6 - 11 months	5.82%	5.83%	
12 - 17 months	5.85%	5.86%	
18 - 23 months	5.87%	5.88%	
24 - 35 months	5.89%	5.90%	
36 - 47 months	5.91%	5.92%	
48 - 60 months	5.93%	5.94%	
	3 Months	12 Months	
Flexi fixed deposit			
M 0 - M 999.99	5.81%	5.81%	
M 1,000 - M 9,999.99	5.82%	5.82%	
M 10,000 - M 49,999.99	5.82%	5.82%	
M 50,000 - M 99,999.99	5.84%	5.85%	
M 100,000 - M 249,999.99	5.86%	5.87%	
M 250,000 - M 499,999.99	5.88%	5.89%	
M 500,000 - M 999,999.99	5.89%	5.90%	
M 1,000,000 - M 2,999,999.99	5.90%	5.91%	
M 3,000,000 +	5.91%	5.92%	
Smart Gold Account			
M1 - M 100,000 +	2.33%		
Smart Account			
M 1 - M 10,000 +	2.33%		

Product	Interest (%pa)		
Loan accounts (Linked to prime lending rate)			
Prime Lending Rate		11.25%	
Standard 32	Day extension	2nd Month	3rd Month
M0 - M999.99	0.40%	0.40%	0.40%
M 1,000 - M 9,999.99	0.41%	0.42%	0.43%
M 10,000 - M 49,999.99	0.44%	0.44%	0.45%
M 50,000 - M 99,999.99	0.46%	0.47%	0.48%
M 100,000 - M 249,999.00	0.49%	0.50%	0.51%
M 250,000 - M 499,999.00	0.53%	0.58%	0.60%
M 500,000 - M 999,999.99	0.62%	0.63%	0.64%
M 1,000,000 +	0.65%	0.66%	0.68%
Money Market			
M 10,000 - M 19,999		0.35%	
M 20,000 - M 49,999		0.36%	
M 50,000 - M 99,999		0.39%	
M 100,000 +		0.40%	
Savings pocket - Business			
M 1 - M 9999		0.32%	
M 10,000+		0.33%	
Call deposits			
M 1,000 - M 9,999		0.40%	
M 10,000 - M 24,999		0.41%	
M 25,000 - M 49,999		0.42%	
M 50,000 - M 99,999		0.46%	
M 100,000 - M 250,000		0.48%	
M 250,000 - M 499,999		0.54%	
M 1,000,000 - M 4,999,999		0.61%	
M 5,000,000 +		0.67%	
		<10,000	>10,000
Fixed deposits			
3 - 5 months		2.45%	2.45%
6 - 11 months		2.49%	2.51%
12 - 17 months		4.45%	4.49%
18 - 23 months		4.55%	4.60%
24 - 35 months		4.67%	4.70%
48 - 60 months		4.86%	4.90%
		3 Months	12 Months
Flexi fixed deposit			
M 0 - M 999.99		0.40%	0.42%
M 1,000 - M 9,999.99		0.51%	0.57%
M 10,000 - M 49,999.99		0.66%	0.68%
M 50,000 - M 99,999.99		1.09%	1.28%
M 100,000 - M 249,999.99		1.38%	1.41%
M 250,000 - M 499,999.99		1.58%	1.83%
M 500,000 - M 999,999.99		1.88%	2.15%
M 1,000,000 - M 2,999,999.99		2.30%	2.50%
M 3,000,000 +		2.59%	2.61%