

First National Bank of Lesotho  
Interest Rates

Product	Interest (% pa)	Effective from
<b>Loan Accounts</b>		
Prime Overdraft Rate	11.50%	7/28/2017
New Homeloans	11.50%	7/28/2017
Existing Homeloans	11.50%	7/28/2017
Student Loans	11.50%	7/28/2017

Product	Int (% pa)	Eff from
<b>FNB Cheque Account - DDA AA</b>		
Busines Cheque	0.00%	7/28/2017
<b>FNB Cheque Account - DDA 02</b>		
First Cheque (Daily Balanc	0.00%	7/28/2017
<b>FNB Cheque Account - DDA 04</b>		
Non-Resident	0.00%	7/28/2017
<b>FNB Cheque Account - DDA 06</b>		
Status	0.00%	7/28/2017
<b>FNB Cheque Account - DDA 07</b>		
Premier	0.00%	7/28/2017
<b>FNB Cheque Account DDA 24</b>		
Staff (adjusted by 10 bpts)	0.00%	7/28/2017
<b>FNB Corporate Base</b>		
Corporate Base	0.00%	7/28/2017

<b>Standard 32- Day Extension - (TOA 11)</b>		
1st Month	0.75%	7/28/2017
2nd Month	1.00%	7/28/2017
3rd Month	1.80%	7/28/2017

Product	Interest (% pa)	Effective from
<b>Smart Gold Account - (DDA 13) (Savings &amp; Transmission)</b>		
M1 - M999	0.00%	7/28/2017
M 1,000 - M 4,499	0.00%	7/28/2017
M 4,500 - M 5,999	0.00%	7/28/2017
M 6,000 - M 9,999	0.00%	7/28/2017
M 10,000 - M 14,999	0.00%	7/28/2017
M 15,000 - M 19,999	0.00%	7/28/2017
M 20,000 - M 24,999	0.00%	7/28/2017
M 25,000 - M 39,999	0.00%	7/28/2017
M 40,000 - M 49,999	0.00%	7/28/2017
M 50,000 - M 74,999	0.00%	7/28/2017
M 75,000 - M 99,999	0.00%	7/28/2017
M 100,000 +	0.00%	7/28/2017

<b>Smart Account - (DDA 83)</b>		
M 1 - M 999	0.00%	7/28/2017
M 1,000 - M 9,999	0.00%	7/28/2017
M 10,000 +	0.00%	7/28/2017

<b>Forward - (DDA 86) (below 18 years, transact req)</b>		
M 1 - M 999	0.05%	7/28/2017
M 1,000 - M 9,999	0.10%	7/28/2017
M 10,000+	0.20%	7/28/2017

<b>Smart- (DDA 14) (Students 18-24 Savings &amp; Transmi</b>		
M 1 - M 9,999	0.00%	7/28/2017
M 10,000 +	0.00%	7/28/2017

Product	Interest (% pa)	Effective from
<b>Call Deposits Standard - (DDA 65)</b>		
M 1,000 - M 9,999	0.10%	7/28/2017
M 10,000 - M 24,999	0.15%	7/28/2017
M 25,000 - M 49,999	0.20%	7/28/2017
M 50,000 - M 99,999	0.35%	7/28/2017
250,000	0.45%	7/28/2017
M 250,000 - M 499,999	0.55%	7/28/2017
M 500,000 - M 999,999	0.65%	7/28/2017
M 1,000,000 - M 4,999	0.75%	7/28/2017
M 5,000,000 +	1.15%	7/28/2017

<b>Money Market-(DDA AK) Business</b>			
Amount	Eff rate	Eff from	
M 10,000 - M 19,999	0.25%	7/28/2017	
M 20,000 - M 49,999	0.85%	7/28/2017	
M 50,000 - M 99,999	1.65%	7/28/2017	
M 100,000 +	1.90%	7/28/2017	

<b>Money Market-(DDA 26) Individual</b>			
Amount	Eff rate	Eff from	
M 10,000 - M 19,999	0.25%	7/28/2017	
M 20,000 - M 49,999	0.85%	7/28/2017	
M 50,000 - M 99,999	1.65%	7/28/2017	
M 100,000 +	1.90%	7/28/2017	

Product	Interest (% pa)		Eff From
	<10,000	>10,000	
<b>Standard Fixed Deposits - Investments (CDA 01)</b>			
3 - 5 months	1.70%	2.70%	7/28/2017
6 - 11 months	2.45%	3.45%	7/28/2017
12 - 17 months	3.00%	4.00%	7/28/2017
18 - 23 months	3.10%	4.15%	7/28/2017
24 - 35 months	3.55%	4.55%	7/28/2017
36 - 47 months	3.85%	4.85%	7/28/2017
48 - 60 months	4.10%	5.10%	7/28/2017

<b>Flex Fixed Deposit (TOA 13)</b>				
Amount	Interest (% pa)		Eff from	
	3 Months	12 Months		
M 1,000 - M 9999.99	3.50%	4.25%	7/28/2017	
M 10,000 - M 99,999.99	4.50%	5.25%	7/28/2017	
M 100,000 - M 999,999.99	4.85%	5.55%	7/28/2017	
M 1,000,000 +	5.10%	5.85%	7/28/2017	



**First National Bank**

A division of FirstRand Bank Limited

LESOTHO