

INTEREST RATES



Interest Rate		Interest Rate	
LENDING RATES		DEPOSIT RATES	
Indicator Lending Rate	10.45% p.a.	TranXact Account	
Prime Business Lending Rate	6.50% p.a.	Balances \$0 to \$499.99	0.15% p.a.
Leasing		Balances \$500 and over	0.25% p.a.
Competitive rates on application		ProSaver EasyCard Account	
Insurance Funding		Balances \$200 to \$1,999.99	0.15% p.a.
Competitive rates on application		Balances \$2,000.00 and over	0.25% p.a.
Personal Loan - Secured	14.75% p.a.	ClassicSaver Account	
Secured by Mortgage	10.50% p.a.	Balances \$0 to \$499.99	0.25% p.a.
Secured by Term Deposit (100% cash cover)	9.75% p.a.	Balances \$500 and over	0.25% p.a.
Personal Loan - Unsecured	18.25% p.a.	EasySaver Account	
Car Loan	9.20% p.a.	All Balances	0.25% p.a.
EasyHome Loan		Bonus Interest	0.50% p.a.
Variable Rate	6.45% p.a.	Bonus Interest is paid on a monthly basis on balances \geq \$10 and \leq \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month.	
1 Year Fixed Rate	4.10% p.a.	Non Profit Organisation Cheque Account	
2 Years Fixed Rate	4.90% p.a.	All Balances	0.10% p.a.
EasyHome Investment Loan		Retail Term Deposit	
Variable Rate effective	7.25% p.a.	1 month	0.10% p.a.
1 Year Fixed Rate	4.50% p.a.	3 months	0.10% p.a.
2 Years Fixed Rate	5.70% p.a.	6 months	0.10% p.a.
Base Lending Rate (Mar 2024 Quarter)	1.32%	9 months	0.20% p.a.
DEPOSIT RATES		12 months	0.30% p.a.
MoneyZONE Account		15 months	0.30% p.a.
Balances \$0 to \$499.99	0.15% p.a.	18 months	0.30% p.a.
Balances \$500 and over	0.25% p.a.	24 months	1.00% p.a.
		36 months	0.30% p.a.
		48 months	0.30% p.a.
		60 months	0.30% p.a.
		Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.	

Interest rates are subject to change to reflect market conditions. This information is correct as at 1/5/2024. For more information on terms, conditions, fees and charges, visit www.bsp.com.fj or contact your nearest BSP branch or our Customer Service Centre on 132 888 or 321 4300.