

Interest Rates

Type of Deposit Account	Nominal Rate per Annum (NACM)	Annual Effective Rate	Minimum Opening Balance (BWP)
Current	-	-	Nil
Call	0.00% - 0.46%	0.00% - 0.46%	1,000
Money Maximiser	0.00% - 3.35%	0.00% - 3.40%	100,000
Savings (Poloko)	0.00% - 3.40%	0.00% - 3.45%	100
FutureSave	0.00% - 0.40%	0.00% - 0.40%	100
Future Forward	0.00% - 2.50%	0.00% - 2.53%	50
Savings Pocket	0.00% - 1.60%	0.00% - 1.61%	-
Flexi Fixed (3 Months)	2.95% - 3.20%	2.99% - 3.25%	100
Flexi Fixed (6 Months)	4.05% - 4.35%	4.13% - 4.44%	100
Flexi Fixed (12 Months)	4.85% - 5.35%	4.96% - 5.48%	100
7 Day Notice	0.15% - 1.25%	0.15% - 1.26%	100
32 Day Notice Plus	1.25% - 2.00%	1.26% - 2.02%	1,000
1 Month Fixed Deposit	2.50% - 2.55%	2.53% - 2.58%	1,000
3 Months Fixed Deposit	3.20%	3.25%	1,000
6 Months Fixed Deposit	4.75% - 5.00%	4.85% - 5.12%	1,000
12 Months Fixed Deposit	5.55% - 6.25%	5.69% - 6.43%	1,000
24 Months Fixed Deposit	5.65% - 6.60%	5.80% - 6.80%	1,000
Over 36 Months Fixed Deposit	5.85% - 6.80%	6.01% - 7.02%	1,000
Prime Lending Rate	7.01%		
MoPR	3.50%		

- Interest is calculated on the daily account closing balance and credited in to the account monthly (For all interest bearing products excluding fixed deposits)
- Fixed deposits interest is calculated based on the principal amount, agreed term and applicable interest rate. The accrued interest is credited at Maturity or termination
- Interest rates are linked to the Monetary Policy Rate (MoPR)

Lending Rates	Nominal Interest Rate Per Annum (%)	Average Effective Interest Rate
MoPR	3.50%	3.50%
Prime Lending Rate	7.01%	7.01%
Mortgage Facility	Prime +12% to 17%	Prime +14% to 20.08%
Overdraft Facility (Revolving Credit Lines)	Prime +8.% to 10.%	Prime +9.33% to 11.64%
Credit Card	22% to 28%	24.36% to 31.89%
Lease Loans (VAF)	Prime +7.25% to 12%	Prime +8.47% to 14%
Unsecured Personal Loans (Excluding Overdraft, Mortgage and Credit Card)	Prime +17% to 22%	Prime +20.08% to 26.44%
Other Term Loans		

*Scheme related lending is as per the scheme contract

ZAR – South African Rand***	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (ZAR)
Current (Global Account)	2.00%	2.00%	1,000
1 Month Fixed Deposit	1.00%	1.00%	1,000
2 Months Fixed Deposit	1.05%	1.05%	1,000
3 Months Fixed Deposit	1.25%	1.26%	1,000
6 Months Fixed Deposit	1.50%	1.51%	1,000
12 Months Fixed Deposit	2.00%	2.00%	1,000
24 Months Fixed Deposit	2.50%	2.50%	1,000
AUD – Australian Dollar	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (AUD)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	These rates are quoted on request		100
2 Months Fixed Deposit			100
3 Months Fixed Deposit			100
6 Months Fixed Deposit			100
12 Months Fixed Deposit			100
24 Months Fixed Deposit			100
USD – US Dollar***	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (USD)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	0.40%	0.40%	100
2 Months Fixed Deposit	0.47%	0.47%	100
3 Months Fixed Deposit	0.50%	0.50%	100
6 Months Fixed Deposit	0.55%	0.55%	100
12 Months Fixed Deposit	0.80%	0.80%	100
24 Months Fixed Deposit	1.30%	1.30%	100
EUR – Euro	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (EUR)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	These rates are quoted on request		100
2 Months Fixed Deposit			100
3 Months Fixed Deposit			100
6 Months Fixed Deposit			100
12 Months Fixed Deposit			100
24 Months Fixed Deposit			100
Over 36 Months Fixed Deposit			100
GBP – British Pound Sterling***	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (GBP)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	0.07%	0.07%	100
2 Months Fixed Deposit	0.09%	0.09%	100
3 Months Fixed Deposit	0.10%	0.10%	100
6 Months Fixed Deposit	0.15%	0.15%	100
12 Months Fixed Deposit	0.20%	0.20%	100
24 Months Fixed Deposit	0.20%	0.20%	100
***Note:			
• Special rates offered for amounts of ZAR 1 000 000 and more			
• Special rates offered for amounts of USD 100 000 and more			
• Special rates offered for amounts of GBP 100 000 and more			
For more information:			
Visit FNB Branch		Visit fnb.co.za	

- Special rates offered for amounts of **ZAR 1 000 000** and more
- Special rates offered for amounts of **USD 100 000** and more
- Special rates offered for amounts of **GBP 100 000** and more

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