



# BRED Bank (Fiji) Limited

## Schedule of Interest Rates

### Deposit Rates

### Interest Rate per annum

#### Term Deposit (Retail)

1 to less than 3 months	0.75%
3 to less than 6 months	0.75%
6 to less than 9 months	1.50%
9 to less than 12 months	2.00%
12 months	3.00%*
12 to less than 15 months	2.75%
15 to less than 18 months	2.75%
18 to less than 24 months	2.75%
24 to less than 36 months	3.00%
36 to less than 48 months	3.00%
48 to less than 60 months	3.00%
More than 60 months	3.00%

Minimum opening deposit: \$1,000.00. Maximum opening deposit: \$200,000.00.

Interest Rates are negotiable for Term Deposits above \$200,000.00.

\*3.00% per annum Retail Term Deposit Promotional Offer valid from 01st September 2018 to 30th November 2018.

#### Premium Plus Savings Account (effective 1/7/16)

Less than \$100.00	Nil
\$100.00 to less than \$1,000.00	1.50%
\$1,000.00 to less than \$10,000.00	1.75%
More than \$10,000.00	2.00%

Minimum opening deposit: \$100.00

#### Savings Premium Account

All balances	1.75%
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Minimum opening deposit: \$10.00

#### Senior Citizens Life Plus (aged 55 and over)

Balance \$2,000.00 and over	2.00%
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#### Interest Bearing Cheque Account - Business

Balance \$25,000.00 and over	0.10% – 1.00%
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Minimum opening balance \$1,000.00, minimum operating balance Nil

#### Interest Bearing Cheque Account - Personal

Balance \$5,000.00 and over	1.50%
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Minimum opening balance \$1,000.00, minimum operating balance Nil

### Lending Rates

#### Personal Loan

Secured	12.00%
Unsecured (effective 1/9/16)	17.00%

#### Cheque Account - Business

Base Rate	12.00%
Excess Rate	17.00%
Unarranged Overdraft Rate	21.00%

#### Cheque Account - Personal

Base Secured Rate	12.00%
Base Unsecured Rate	17.00%
Excess Rate	17.00%
Unarranged Overdraft Rate	21.00%

#### Motor Vehicle Loan (variable)

8.40%\*\*

\*\*8.40% variable interest rate effective from 26th October 2017 on new loan applications only.

#### Home Loan

1 Year Fixed	4.45%
2 Years Fixed	5.45%
Variable	6.25%

#### Investment Property Loan

1 Year Fixed	4.50%
2 Years Fixed	5.45%
Variable	7.50%

#### Business Index Rate

9.95%

#### Quarterly Base Lending Rate (September 2018)

3.03%

#### Important Information:

This information is current as at 26th October 2018. Terms and conditions for listed products will apply. Rates are subject to change. Future increase in rates will be effective after 7 calendar days from publication. Where rates for existing customer are increased, this will be made effective after 30 calendar days from the date of publication. For more information, please call us on telephone 310 0222, visit your nearest BRED Bank Branch or visit our website.