

BRED BANK **Schedule of Interest Rates**

Term Deposit (Retail) (effective 13/02/23) 1 to less than 3 months 0.25% 0.25% 6 to less than 6 months 0.25% 0.50% 12 to less than 12 months 0.50% 0.50% 12 to less than 12 months 0.50% 0.50% 12 to less than 12 months 0.75% 0.50% 12 to less than 12 months 0.75% 0.75% 18 to less than 18 months 0.75% 0.75% 18 to less than 36 months 0.75% 0.75% 18 to less than 36 months 0.00%	Deposit Rates	Interest Ra	te per annum
Less than \$100.00 S100.00 to less than \$999.99 0.25%	1 to less than 3 months 3 to less than 6 months 6 to less than 9 months 9 to less than 12 months 12 to less than 15 months 15 to less than 18 months 18 to less than 24 months 24 to less than 36 months 36 to less than 48 months 48 to less than 60 months 60 months or more Minimum opening deposit: \$1,000.00. Maximum opening deposit		0.25% 0.25% 0.50% 0.50% 0.75% 0.75% 1.00% 1.00%
All balances Minimum opening deposit: \$10.00 Senior Citizens Life Plus (aged 55 and over) (effective 01/05/23) All balances O.75% Premium Student Saver (effective 01/08/22) All balances Savings Promotional Account (Product Discontinued) (effective 01/08/22) All balances (Applicable to Existing stock of accounts) Lending Rates Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cover) Unsecured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate 12.00% Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operating balance Nil Cheque Account - Personal Base Secured Rate Base Unsecured Rate 17.00% Unarranged Overdraft Rate 18.00% Unarranged Overdraft Rate 19.00% Unarranged Overd	Less than \$100.00 \$100.00 to less than \$999.99 \$1,000.00 to less than \$10,000.00 More than \$10,000.00)	0.25% 0.35%
All balances 0.75% Premium Student Saver (effective 01/08/22) All balances 0.50% Savings Promotional Account (Product Discontinued) (effective 01/08/22) All balances (Applicable to Existing stock of accounts) 0.10% Lending Rates Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cover) 10.00% Secured (by Term Deposit (100% cash cover)) 6.75% Unsecured 17.50% Cheque Account - Business Base Rate 12.00% Excess Rate 12.00% Excess Rate 17.00% Unarranged Overdraft Rate 12.00% Minimum opening balance \$1,500.00, minimum operating balance Nil Cheque Account - Personal Base Secured Rate 12.00% Base Unsecured Rate 12.00% Base Unsecured Rate 12.00% Unarranged Overdraft Rate 17.00%	All balances		0.20%
All balances		ective 01/05/23)	0.75%
Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cover) 10.00% Secured (by Term Deposit (100% cash cover)) 6.75% 17.50%			0.50%
Secured (by Mortgage/Life Policy/Partial Cash Cover) Secured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate 12.00% Excess Rate 17.00% Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operating balance Nil Cheque Account - Personal Base Secured Rate Base Unsecured Rate Excess Rate 12.00% Motor Vehicle Loan (variable) (effective 02/01/23) Interest Rates are tiered according to term of loan. Motor Vehicle Loan (variable 6.25% Home Loan Option 1 1 Year Fixed 1 Year Fixed 1 Year Fixed 1 Year Sixed 1 Year Fixed 2 Year Fixed 1 Year Fixed 1 Year Fixed 1 Year Fixed 1 Year Fixed 2 Year Fixed 1 Year		nued) (effective 01/08/22)	0.10%
Secured (by Mortgage/Life Policy/Partial Cash Cover) 10.00%			
Base Rate	Lending Rates		
Base Secured Rate 12.00% Base Unsecured Rate 17.00% Excess Rate 17.00% Unarranged Overdraft Rate 21.00% Motor Vehicle Loan (variable) (effective 02/01/23) 7 Years - 8.75% 4 Years - 7.25% Interest Rates are tiered according to term of loan. 6 Years - 8.25% 3 Years - 6.75% 5 Years - 7.75% 2 Years - 6.25% Home Loan Option 1 Home Loan Option 2 1 Year Fixed 4.00% (effective 02/01/23) Thereafter Variable 6.25% Investment Property Loan Option 1 Investment Property Loan Option 2 1 Year Fixed 5.00% (effective 01/03/20) Thereafter Variable 7.50% Business Index Rate 10.95%	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Co Secured (by Term Deposit (100% cash cover))	over)	6.75%
Thereafter Variable	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Co Secured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate Unarranged Overdraft Rate		6.75% 17.50% 12.00% 17.00%
1 Year Fixed 4.00% (effective 02/01/23) 2 Years Fixed 5.25% Thereafter Variable 6.25% 1 Investment Property Loan Option 1 1 Year Fixed 5.00% (effective 01/03/20) Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 7.50% 1 Investment Property Loan Option 2 2 Years Fixed 5.45% Thereafter Variable 8.50% Thereafter Variable 9.50% Thereafter Var	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cosecured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operation Cheque Account - Personal Base Secured Rate Base Unsecured Rate Excess Rate Unarranged Overdraft Rate	ing balance Nil	12.00% 17.00% 21.00% 17.00% 21.00% 17.00% 17.00% 21.00%
1 Year Fixed 5.00% (effective 01/03/20) 2 Years Fixed 7.50% Thereafter Variable 7.50% Thereafter Variable 7.50% 10.95%	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cosecured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operation Cheque Account - Personal Base Secured Rate Base Unsecured Rate Excess Rate Unarranged Overdraft Rate Unarranged Overdraft Rate Motor Vehicle Loan (variable) (effective 02/01/23)	ing balance Nil 7 Years - 8.75% 6 Years - 8.25%	12.00% 17.00% 21.00% 21.00% 17.00% 21.00% 4 Years - 7.25% 3 Years - 6.75%
	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cosecured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operation Cheque Account - Personal Base Secured Rate Base Unsecured Rate Excess Rate Unarranged Overdraft Rate Unarranged Overdraft Rate Motor Vehicle Loan (variable) (effective 02/01/23) Interest Rates are tiered according to term of loan. Home Loan Option 1 1 Year Fixed 4.00% (effective 02/01/23)	7 Years - 8.75% 6 Years - 8.25% 5 Years - 7.75% Home Loan Optio 2 Years Fixed	6.75% 17.50% 12.00% 17.00% 21.00% 17.00% 17.00% 21.00% 4 Years - 7.25% 3 Years - 6.75% 2 Years - 6.25%
Important Information:	Personal Loan Secured (by Mortgage/Life Policy/Partial Cash Cosecured (by Term Deposit (100% cash cover)) Unsecured Cheque Account - Business Base Rate Excess Rate Unarranged Overdraft Rate Minimum opening balance \$1,500.00, minimum operation Cheque Account - Personal Base Secured Rate Base Unsecured Rate Excess Rate Unarranged Overdraft Rate Motor Vehicle Loan (variable) (effective 02/01/23) Interest Rates are tiered according to term of loan. Home Loan Option 1 1 Year Fixed 4.00% (effective 02/01/23) Thereafter Variable 6.25% Investment Property Loan Option 1 1 Year Fixed 5.00% (effective 01/03/20)	7 Years - 8.75% 6 Years - 8.25% 5 Years - 7.75% Home Loan Optio 2 Years Fixed Thereafter Variable Investment Proper 2 Years Fixed	6.75% 17.50% 12.00% 17.00% 21.00% 17.00% 17.00% 21.00% 4 Years - 7.25% 3 Years - 6.75% 2 Years - 6.25% In 2 4.95% 6.25% In 2 4.95% 6.25% In 2 4.95% 6.25%

This information is current as at 19 July 2024. 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 132 100, visit your nearest BRED Bank Branch or visit our website.