



BRED BANK

Schedule of Interest Rates

Deposit Rates

Interest Rate per annum

Term Deposit (Retail) (effective 13/02/23)

1 to less than 3 months	0.25%
3 to less than 6 months	0.25%
6 to less than 9 months	0.25%
9 to less than 12 months	0.50%
12 to less than 15 months	0.50%
15 to less than 18 months	0.75%
18 to less than 24 months	0.75%
24 to less than 36 months	1.00%
36 to less than 48 months	1.00%
48 to less than 60 months	1.00%
60 months or more	1.00%

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

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

Premium Plus Savings Account (effective 01/05/23)

Less than \$100.00	Nil
\$100.00 to less than \$999.99	0.25%
\$1,000.00 to less than \$10,000.00	0.35%
More than \$10,000.00	0.50%

Minimum opening deposit: \$100.00

Premium Savings Account (effective 06/11/23)

All balances	0.20%
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Minimum opening deposit: \$10.00

Senior Citizens Life Plus (aged 55 and over) (effective 01/05/23)

All balances	0.75%
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Premium Student Saver (effective 01/08/22)

All balances	0.50%
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Savings Promotional Account (Product Discontinued) (effective 01/08/22)

All balances (Applicable to Existing stock of accounts)	0.10%
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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	17.00%
Unarranged Overdraft Rate	21.00%

Minimum opening balance \$1,500.00, minimum operating balance Nil

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) (effective 02/01/23)

7 Years - 8.75%	4 Years - 7.25%
6 Years - 8.25%	3 Years - 6.75%
5 Years - 7.75%	2 Years - 6.25%

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%

Home Loan Option 2

2 Years Fixed	4.95%
Thereafter Variable	6.25%

Investment Property Loan Option 1

1 Year Fixed	5.00% (effective 01/03/20)
Thereafter Variable	7.50%

Investment Property Loan Option 2

2 Years Fixed	5.45%
Thereafter Variable	7.50%

Business Index Rate

10.95%

Quarterly Base Lending Rate (December 2025)

1.34%

Important Information:

This information is current as at 23 January 2026. 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.