



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 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.

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 Option 1

1 Year Fixed	4.45%p.a
Thereafter Variable	6.25%p.a

Home Loan Option 2

2 Years Fixed	5.45%p.a
Thereafter Variable	6.25%p.a

Investment Property Loan Option 1

1 Year Fixed	4.50% p.a
Thereafter Variable	7.50% p.a

Investment Property Loan Option 2

2 Years Fixed	5.45% p.a
Thereafter Variable	7.50% p.a

Business Index Rate

9.95%

Quarterly Base Lending Rate (September 2018)

3.03%

Important Information:

This information is current as at 18th January 2019. 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.