



ANNUAL INTEREST RATES

Schedule of Interest Rates	Interest Rate per Annum
----------------------------	-------------------------

Quarterly Base Lending Rate (March 2021)	1.14%
--	-------

COMMERCIAL LENDING RATES

Business Index Rate	7.50%
---------------------	-------

RETAIL LENDING RATES

RESIDENTIAL PROPERTY LOANS

Home Loans - Owner Occupied

1 year fixed	4.50%
--------------	-------

5 year fixed (under RBF Facility)	4.25%
-----------------------------------	-------

Variable	6.99%
----------	-------

Home Loans - Government Grant Scheme

1 year fixed	4.25%
--------------	-------

5 year fixed (under RBF Facility)	4.25%
-----------------------------------	-------

Variable	6.70%
----------	-------

Investment Property Loan

1 year fixed	5.50%
--------------	-------

Variable	7.95%
----------	-------

Executive Package

1 year fixed	4.25%
--------------	-------

Variable	6.99%
----------	-------

Personal Loans

Secured (Variable)	12.00%
--------------------	--------

Unsecured (Variable)	18.00%
----------------------	--------

Term Deposit Secured Loan

A margin of plus 3.5% on the Term Deposit interest rate or a minimum of 7% pa variable

RETAIL DEPOSIT RATES

RETAIL TRANSACTIONAL ACCOUNTS

Young Drua Account

on all Balances	0.50%
-----------------	-------

Minimum Opening Balance	\$10
-------------------------	------

Minimum Operating Balance	\$10
---------------------------	------

Viti Drua Account

on all Balances	0.50%
-----------------	-------

Minimum Opening Balance	\$10
-------------------------	------

Minimum Operating Balance	\$10
---------------------------	------

Senior Drua Account

on all Balances	0.50%
-----------------	-------

Minimum Opening Balance	\$10
-------------------------	------

Minimum Operating Balance	\$10
---------------------------	------

Viti Drua (External) Account

on all Balances	0.25%
-----------------	-------

Minimum Opening Balance	\$10
-------------------------	------

Minimum Operating Balance	\$10
---------------------------	------

Schedule of Interest Rates	Interest Rate per Annum
----------------------------	-------------------------

Viti Drua Premium Account

on all Balances	1.25%
-----------------	-------

Minimum Opening Balance	\$500
-------------------------	-------

Minimum Operating Balance	\$500
---------------------------	-------

Rural Microfinance Account

on all Balances	0.50%
-----------------	-------

Minimum Opening Balance	\$10
-------------------------	------

Minimum Operating Balance	\$10
---------------------------	------

Personal Cheque Account

Minimum Opening Balance	\$500
-------------------------	-------

Minimum Operating Balance	Nil
---------------------------	-----

Overdraft Rate (Within Limit)

Secured	12.00%
---------	--------

Unsecured	18.00%
-----------	--------

Overdraft Excess Rate (Over limit)

Secured	+ 4% on base rate
---------	-------------------

Unsecured	+ 4% on base rate
-----------	-------------------

Business Cheque Account

Minimum Opening Balance	\$1,000
-------------------------	---------

Minimum Operating Balance	Nil
---------------------------	-----

Overdraft Rate (Within Limit)

Secured	10.00%
---------	--------

Unsecured	18.00%
-----------	--------

Overdraft Excess Rate (Over limit)

Secured	+ 4% on base rate
---------	-------------------

Unsecured	+ 4% on base rate
-----------	-------------------

TERM DEPOSITS

Retail Term Deposits (up to \$250,000)*

Minimum Opening Balance	\$500
-------------------------	-------

1 to less than 3 months	1.00% pa
-------------------------	----------

3 to less than 6 months	1.25% pa
-------------------------	----------

6 to less than 9 months	1.50% pa
-------------------------	----------

9 to less than 12 months	1.75% pa
--------------------------	----------

12 to less than 18 months	2.25% pa
---------------------------	----------

18 to less than 24 months	2.00% pa
---------------------------	----------

24 to less than 36 months	2.00% pa
---------------------------	----------

36 to less than 48 months	2.00% pa
---------------------------	----------

48 to less than 60 months	2.00% pa
---------------------------	----------

60 months and over	2.00% pa
--------------------	----------

* Balance greater than \$250,000, rates can be quoted.

Interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes.