



ANNUAL INTEREST RATES

Schedule of Interest Rates	Interest Rate per Annum
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Quarterly Base Lending Rate (June 2021)	1.10%
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COMMERCIAL LENDING RATES

Business Index Rate	7.50%
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RETAIL LENDING RATES

RESIDENTIAL PROPERTY LOANS

Home Loans - Owner Occupied

1 year fixed	4.50%
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5 year fixed (under RBF Facility)	4.25%
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Variable	6.99%
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Home Loans - Government Grant Scheme

1 year fixed	4.25%
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5 year fixed (under RBF Facility)	4.25%
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Variable	6.70%
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Investment Property Loan

1 year fixed	5.50%
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Variable	7.95%
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Executive Package

1 year fixed	4.25%
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Variable	6.99%
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Personal Loans

Secured (Variable)	12.00%
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Unsecured (Variable)	18.00%
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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%
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Minimum Opening Balance	\$10
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Minimum Operating Balance	\$10
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Viti Drua Account

on all Balances	0.50%
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Minimum Opening Balance	\$10
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Minimum Operating Balance	\$10
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Senior Drua Account

on all Balances	0.50%
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Minimum Opening Balance	\$10
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Minimum Operating Balance	\$10
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Viti Drua (External) Account

on all Balances	0.25%
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Minimum Opening Balance	\$10
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Minimum Operating Balance	\$10
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Schedule of Interest Rates	Interest Rate per Annum
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Viti Drua Premium Account

on all Balances	1.25%
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Minimum Opening Balance	\$500
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Minimum Operating Balance	\$500
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Rural Microfinance Account

on all Balances	0.50%
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Minimum Opening Balance	\$10
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Minimum Operating Balance	\$10
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Personal Cheque Account

Minimum Opening Balance	\$500
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Minimum Operating Balance	Nil
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Overdraft Rate (Within Limit)

Secured	12.00%
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Unsecured	18.00%
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Overdraft Excess Rate (Over limit)

Secured	+ 4% on base rate
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Unsecured	+ 4% on base rate
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Business Cheque Account

Minimum Opening Balance	\$1,000
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Minimum Operating Balance	Nil
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Overdraft Rate (Within Limit)

Secured	10.00%
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Unsecured	18.00%
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Overdraft Excess Rate (Over limit)

Secured	+ 4% on base rate
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Unsecured	+ 4% on base rate
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TERM DEPOSITS

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

Minimum Opening Balance	\$500
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1 to less than 3 months	1.00% pa
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3 to less than 6 months	1.25% pa
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6 to less than 9 months	1.50% pa
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9 to less than 12 months	1.75% pa
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12 to less than 18 months	2.25% pa
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18 to less than 24 months	2.00% pa
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24 to less than 36 months	2.00% pa
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36 to less than 48 months	2.00% pa
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48 to less than 60 months	2.00% pa
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60 months and over	2.00% pa
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* 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.