



# ANNUAL INTEREST RATES

Schedule of Interest Rates	Interest Rate per Annum
Quarterly Base Lending Rate (September 2021)	1.10%
<b>COMMERCIAL LENDING RATES</b>	
Business Index Rate	7.50%
<b>RETAIL LENDING RATES</b>	
<b>RESIDENTIAL PROPERTY LOANS</b>	
<b>Home Loans - Owner Occupied*</b>	
1 year fixed	3.99%
Variable	6.35%
<b>Home Loans - Government Grant*</b>	
1 year fixed	3.99%
Variable	6.35%
<b>Home Loans - RBF Facility*</b>	
1 year fixed	3.99%
Variable	6.35%
<b>Home Loans - Government Grant &amp; RBF Facility*</b>	
1 year fixed	3.99%
Variable	6.35%
<b>Investment Property Loan</b>	
1 year fixed	5.50%
Variable	7.95%
<b>Executive Package</b>	
1 year fixed	4.25%
Variable	6.99%
<b>Personal Loans</b>	
Secured (Variable)	12.00%
Unsecured (Variable)	18.00%
<b>Term Deposit Secured Loan</b>	
A margin of plus 3.5% on the Term Deposit interest rate or a minimum of 7% pa variable	
<b>RETAIL DEPOSIT RATES</b>	
<b>RETAIL TRANSACTIONAL ACCOUNTS</b>	
<b>Young Drua Account</b>	
on all Balances	0.50%
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
<b>Viti Drua Account</b>	
on all Balances	0.50%
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
<b>Senior Drua Account</b>	
on all Balances	0.50%
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
<b>Viti Drua (External) Account</b>	
on all Balances	0.25%
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10

Schedule of Interest Rates	Interest Rate per Annum
<b>Viti Drua Premium Account</b>	
on all Balances	1.25%
Minimum Opening Balance	\$500
Minimum Operating Balance	\$500
<b>Rural Microfinance Account</b>	
on all Balances	0.50%
Minimum Opening Balance	\$10
Minimum Operating Balance	\$10
<b>Personal Cheque Account</b>	
Minimum Opening Balance	\$500
Minimum Operating Balance	Nil
<b>Overdraft Rate (Within Limit)</b>	
Secured	12.00%
Unsecured	18.00%
<b>Overdraft Excess Rate (Over limit)</b>	
Secured	+ 4% on base rate
Unsecured	+ 4% on base rate
<b>Business Cheque Account</b>	
Minimum Opening Balance	\$1,000
Minimum Operating Balance	Nil
<b>Overdraft Rate (Within Limit)</b>	
Secured	10.00%
Unsecured	18.00%
<b>Overdraft Excess Rate (Over limit)</b>	
Secured	+ 4% on base rate
Unsecured	+ 4% on base rate
<b>TERM DEPOSITS</b>	
<b>Retail Term Deposits (up to \$250,000)**</b>	
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

\* Promotional package, limited time offer. Rate effective from 15th July 2021.

\*\* 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.