



# INTEREST RATES

Schedule of Interest Rates	Interest Rate per Annum
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## RETAIL LENDING RATES

### RESIDENTIAL PROPERTY LOANS

### PROMOTIONAL PACKAGE

### Home Loans - Owner Occupied/Government Grant/RBF Facility/ Government Grant & RBF Facility

1 year fixed	3.99%
2 year fixed	4.50%
Variable	6.35%

### 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%
Motor Vehicle Loan	8.50%

### 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	0.25%
Viti Drua Account	0.25%
Senior Drua Account	0.25%
Viti Drua (External) Account	Nil
Viti Drua Premium Account	0.75%
Microfinance Drua Account	0.50%
First Saver Account <sup>1</sup>	0.25%
Term Saver Account (Young Star/ Viti Star/ Senior Star) <sup>2</sup>	0.50%

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### Personal Cheque Account

#### Overdraft Rate

Secured	12.00%
Unsecured	18.00%
<b>Excess Rate</b>	+ 4% on base rate

### Business Cheque Account

#### Overdraft Rate

Secured	10.00%
Unsecured	18.00%
<b>Excess Rate</b>	+ 4% on base rate

## TERM DEPOSITS

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

1 to less than 3 months	0.50% pa
3 to less than 6 months	0.75% pa
6 to less than 9 months	1.25% pa
9 to less than 12 months	1.50% pa
12 to less than 18 months	1.75% pa
18 to less than 24 months	1.75% pa
24 to less than 36 months	1.75% pa
36 to less than 48 months	1.75% pa
48 to less than 60 months	1.75% pa
60 months and over	1.75% pa

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

<sup>1</sup>Suspended Product (applicable to existing accounts only).

<sup>2</sup>Discontinued Products (applicable to existing accounts only).

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