ANNUAL INTEREST RATES

Schedule of Interest Rates	Interest Rate per Annum
Quarterly Base Lending Rate (September 2026)	0.84%
COMMERCIAL LENDING RATES	
Business Index Rate	7.50%
RETAIL LENDING RATES	
RESIDENTIAL PROPERTY LOANS	
Home Loans - Owner Occupied/Government Grant/ RBF Facility/ Government Grant & RBF Facility	
1 year fixed	3.99%
2 years 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	0.15%
Viti Drua Account	0.15%
Senior Drua Account	0.15%
Viti Drua (External) Account	Nil
Viti Drua Premium Account	0.35%
Microfinance Drua Account	0.15%
First Saver Account[1]	0.15%
Term Saver Account (Young Star/ Viti Star/ Senior Star)[2]	0.15%

Schedule of Interest Rates	Interest Rate per Annum
Cheque Account	
Base Rate	18.00%
Unarranged Excess Rate	22.00%

An excess rate will apply in the event of any unarranged excesses. The excess interest is calculated on the total outstanding balance from the day the excess or overdue occurs.

TERM DEPOSITS	
Retail Term Deposits (up to $250,000)**	
1 to less than 3 months	0.25% pa
3 to less than 6 months	0.25% pa
6 to less than 9 months	0.25% pa
9 to less than 12 months	0.25% pa
12 to less than 18 months	0.25% pa
18 to less than 24 months	0.25% pa
24 to less than 36 months	0.75% pa
36 to less than 48 months	0.75% pa
48 to less than 60 months	0.75% pa
60 months	0.75% pa

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

[1]Suspended Product (applicable to existing accounts only).

[2]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.

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