



INTEREST AND DIVIDEND RATES

EFFECTIVE 1 November 2016

SHARES

FIXED PERIOD PAID-UP SHARES

Half Yearly	8.91%
Monthly	8.75%

Effective 1 April 2016

INDEFINITE PERIOD PAID-UP SHARES

Half Yearly	8.25%
Monthly	8.11%

Effective 1 May 2016

SUBSCRIPTION SHARES

Yearly	8.25%
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Effective 1 May 2016

SAVINGS ACCOUNTS

SUPER SAVER

R 0 to 4,999 4.50%

R 5,000 + 6.05%

OTHER SAVINGS ACCOUNTS

R 0 to 9,999 1.75%

R 10,000 to 49,999 3.50%

R 50,000 + 4.25%

TAX FREE SAVINGS ACCOUNTS

(yearly and lifetime contribution limits apply)

7-day call 7.00%

Effective 1 April 2016

Super Saver accounts are restricted to a single withdrawal per year

Tax Free Savings accounts incur a withdrawal fee of R300 per withdrawal

Corporate Saver details are available on application

Interest rates are quoted per annum, and payment frequency is dependent on the product chosen

TERM DEPOSITS

THIRTY TWO DAY DEPOSITS

R 10 000 – 99 999	4.90%
R 100 000 +	5.40%

SHORT TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	MONTHLY
2 – 6	6.07 - 6.13%	6.05%
7 – 11	6.76 - 6.84%	6.65%

LONG TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	ANNUALLY	½ YEARLY	MONTHLY
12 – 17	8.57 - 8.72%		8.38%	8.25%
18 – 23	8.75 - 8.90%	8.51%	8.38%	8.25%
24 – 35	9.05 - 9.42%	8.64%	8.49%	8.35%
36 – 59	9.58 - 10.43%	8.76%	8.59%	8.45%
60	10.55%	8.84%	8.65%	8.50%

LOANS

MORTGAGE LOANS

(STANDARD VARIABLE RATES)

OWNER OCCUPIED RESIDENTIAL	10.50%
NON-OWNER OCCUPIED RESIDENTIAL	11.50%
COMMERCIAL/INDUSTRIAL	11.50%

Existing effective from 1 April 2016

OTHER LOANS

BRIDGING	17.25%
FULLY SECURED LOANS	13.00%

Existing effective from 1 April 2016

GBS PRIME 10.50%

Detailed maturity rates for term deposits

Term	Interest Paid Monthly	Interest Paid on Maturity	Interest Paid Annually	Interest Paid Half Yearly
02 Months	6.05	6.07		
03 Months		6.08		
04 Months		6.10		
05 Months		6.11		
06 Months		6.13		
07 Months	6.65	6.76		
08 Months		6.78		
09 Months		6.80		
10 Months		6.82		
11 Months		6.84		
12 Months	8.25	8.57		8.38
13 Months		8.60		8.38
14 Months		8.63		8.38
15 Months		8.66		8.38
16 Months		8.69		8.38
17 Months		8.72		8.38
18 Months	8.25	8.75	8.51	8.38
19 Months		8.78	8.51	8.38
20 Months		8.81	8.51	8.38
21 Months		8.84	8.51	8.38
22 Months		8.87	8.51	8.38
23 Months		8.90	8.51	8.38
24 Months	8.35	9.05	8.64	8.49
25 Months		9.09	8.64	8.49
26 Months		9.12	8.64	8.49
27 Months		9.15	8.64	8.49
28 Months		9.18	8.64	8.49
29 Months		9.22	8.64	8.49
30 Months		9.25	8.64	8.49
31 Months		9.28	8.64	8.49
32 Months		9.32	8.64	8.49
33 Months		9.35	8.64	8.49
34 Months		9.38	8.64	8.49
35 Months		9.42	8.64	8.49
36 Months	8.45	9.58	8.76	8.59
37 Months		9.61	8.76	8.59
38 Months		9.65	8.76	8.59
39 Months		9.69	8.76	8.59
40 Months		9.72	8.76	8.59
41 Months		9.76	8.76	8.59
42 Months		9.79	8.76	8.59
43 Months		9.83	8.76	8.59
44 Months		9.87	8.76	8.59
45 Months		9.90	8.76	8.59
46 Months		9.94	8.76	8.59
47 Months		9.98	8.76	8.59
48 Months		10.01	8.76	8.59
49 Months		10.05	8.76	8.59
50 Months		10.09	8.76	8.59
51 Months		10.12	8.76	8.59
52 Months		10.16	8.76	8.59
53 Months		10.20	8.76	8.59
54 Months		10.24	8.76	8.59
55 Months		10.28	8.76	8.59
56 Months		10.31	8.76	8.59
57 Months		10.35	8.76	8.59
58 Months		10.39	8.76	8.59
59 Months		10.43	8.76	8.59
60 Months	8.50	10.55	8.84	8.65