



INTEREST AND DIVIDEND RATES

Effective 1 December 2018

SHARES

FIXED PERIOD PAID-UP SHARES

Half Yearly	9.17%
Monthly	9.00%

Effective 1 December 2018

INDEFINITE PERIOD PAID-UP SHARES

Half Yearly	8.25%
Monthly	8.11%

Existing effective 1 January 2019

SUBSCRIPTION SHARES

Yearly	8.25%
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Existing effective 1 January 2019

SAVINGS ACCOUNTS

SUPER SAVER

R 0	to	4 999	4.25%
R 5 000	+		5.80%

OTHER SAVINGS ACCOUNTS

R 0	to	9 999	2.25%
R 10 000	to	49 999	3.75%
R 50 000	+		4.25%

TAX FREE SAVINGS ACCOUNTS

(yearly and lifetime contribution limits apply)

7-day call	6.75%
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Effective 1 December 2018

Super Saver accounts are restricted to a single withdrawal per year
 Tax Free Savings accounts may incur a fee of R300 per withdrawal (terms and conditions apply)
 Corporate Call 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	4.65%
R 100 000 +	5.15%

SHORT TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	MONTHLY
2 – 6	5.91 - 5.97%	5.90%
7 – 11	6.61 - 6.68%	6.50%

LONG TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	ANNUALLY	½ YEARLY	MONTHLY
12 – 17	8.30 - 8.44%		8.12%	8.00%
18 – 23	8.69 - 8.85%	8.46%	8.33%	8.20%
24 – 35	9.17 - 9.54%	8.75%	8.59%	8.45%
36 – 59	9.96 - 10.89%	9.08%	8.90%	8.75%
60	11.31%	9.38%	9.17%	9.00%

LOANS

MORTGAGE LOANS

(STANDARD VARIABLE RATES)

OWNER OCCUPIED RESIDENTIAL	10.25%
NON-OWNER OCCUPIED RESIDENTIAL	11.25%
COMMERCIAL/INDUSTRIAL	11.25%

Existing effective 1 December 2018

OTHER LOANS

BRIDGING	17.00%
FULLY SECURED LOANS	12.75%

Existing effective 1 December 2018

GBS PRIME 10.25%

Detailed maturity rates for term deposits

Term	Interest Paid Monthly	Interest Paid on Maturity	Interest Paid Annually	Interest Paid Half Yearly
02 Months	5.90	5.91		
03 Months		5.93		
04 Months		5.94		
05 Months		5.96		
06 Months		5.97		
07 Months	6.50	6.61		
08 Months		6.62		
09 Months		6.64		
10 Months		6.66		
11 Months		6.68		
12 Months	8.00	8.30		8.12
13 Months		8.33		8.12
14 Months		8.36		8.12
15 Months		8.38		8.12
16 Months		8.41		8.12
17 Months		8.44		8.12
18 Months	8.20	8.69	8.46	8.33
19 Months		8.72	8.46	8.33
20 Months		8.75	8.46	8.33
21 Months		8.79	8.46	8.33
22 Months		8.82	8.46	8.33
23 Months		8.85	8.46	8.33
24 Months	8.45	9.17	8.75	8.59
25 Months		9.20	8.75	8.59
26 Months		9.24	8.75	8.59
27 Months		9.27	8.75	8.59
28 Months		9.30	8.75	8.59
29 Months		9.34	8.75	8.59
30 Months		9.37	8.75	8.59
31 Months		9.41	8.75	8.59
32 Months		9.44	8.75	8.59
33 Months		9.48	8.75	8.59
34 Months		9.51	8.75	8.59
35 Months		9.54	8.75	8.59
36 Months	8.75	9.96	9.08	8.90
37 Months		10.00	9.08	8.90
38 Months		10.04	9.08	8.90
39 Months		10.08	9.08	8.90
40 Months		10.12	9.08	8.90
41 Months		10.16	9.08	8.90
42 Months		10.19	9.08	8.90
43 Months		10.23	9.08	8.90
44 Months		10.27	9.08	8.90
45 Months		10.31	9.08	8.90
46 Months		10.35	9.08	8.90
47 Months		10.39	9.08	8.90
48 Months		10.43	9.08	8.90
49 Months		10.47	9.08	8.90
50 Months		10.51	9.08	8.90
51 Months		10.55	9.08	8.90
52 Months		10.59	9.08	8.90
53 Months		10.63	9.08	8.90
54 Months		10.68	9.08	8.90
55 Months		10.72	9.08	8.90
56 Months		10.76	9.08	8.90
57 Months		10.80	9.08	8.90
58 Months		10.84	9.08	8.90
59 Months		10.89	9.08	8.90
60 Months	9.00	11.31	9.38	9.17