



## INTEREST AND DIVIDEND RATES

EFFECTIVE 16 July 2018

### SHARES

#### FIXED PERIOD PAID-UP SHARES

Half Yearly	8.65%
Monthly	8.50%

Effective 1 August 2017

#### INDEFINITE PERIOD PAID-UP SHARES

Half Yearly	8.25%
Monthly	8.11%

Effective 1 September 2017

#### SUBSCRIPTION SHARES

Yearly	8.25%
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Effective 1 September 2017

### SAVINGS ACCOUNTS

#### SUPER SAVER

R 0	to	4 999	4.00%
R 5 000	+		5.55%

#### OTHER SAVINGS ACCOUNTS

R 0	to	9 999	1.75%
R 10 000	to	49 999	3.50%
R 50 000	+		4.00%

#### TAX FREE SAVINGS ACCOUNTS

(yearly and lifetime contribution limits apply)

7-day call	6.50%
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Effective 1 April 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	4.40%
R 100 000 +	4.90%

#### SHORT TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	MONTHLY
2 – 6	5.66 - 5.72%	5.65%
7 – 11	6.35 - 6.42%	6.25%

#### LONG TERM DEPOSITS (R5 000 Min)

MONTHS	MATURITY	ANNUALLY	½ YEARLY	MONTHLY
12 – 17	7.98 - 8.11%		7.81%	7.70%
18 – 23	8.53 - 8.67%	8.30%	8.17%	8.05%
24 – 35	8.76 - 9.10%	8.37%	8.23%	8.10%
36 – 59	9.39 - 10.21%	8.60%	8.44%	8.30%
60	10.32%	8.68%	8.50%	8.35%

### LOANS

#### MORTGAGE LOANS

##### (STANDARD VARIABLE RATES)

OWNER OCCUPIED RESIDENTIAL	10.00%
NON-OWNER OCCUPIED RESIDENTIAL	11.00%
COMMERCIAL/INDUSTRIAL	11.00%

Effective 1 April 2018

#### OTHER LOANS

BRIDGING	16.75%
FULLY SECURED LOANS	12.50%

Effective 1 April 2018

**GBS PRIME 10.00%**

**Detailed maturity rates for term deposits**

<b>Term</b>	<b>Interest Paid Monthly</b>	<b>Interest Paid on Maturity</b>	<b>Interest Paid Annually</b>	<b>Interest Paid Half Yearly</b>
02 Months	5.65	5.66		
03 Months		5.68		
04 Months		5.69		
05 Months		5.70		
06 Months		5.72		
07 Months	6.25	6.35		
08 Months		6.37		
09 Months		6.38		
10 Months		6.40		
11 Months		6.42		
12 Months	7.70	7.98		7.81
13 Months		8.00		7.81
14 Months		8.03		7.81
15 Months		8.06		7.81
16 Months		8.08		7.81
17 Months		8.11		7.81
18 Months	8.05	8.53	8.30	8.17
19 Months		8.56	8.30	8.17
20 Months		8.58	8.30	8.17
21 Months		8.61	8.30	8.17
22 Months		8.64	8.30	8.17
23 Months		8.67	8.30	8.17
24 Months	8.10	8.76	8.37	8.23
25 Months		8.79	8.37	8.23
26 Months		8.82	8.37	8.23
27 Months		8.85	8.37	8.23
28 Months		8.88	8.37	8.23
29 Months		8.91	8.37	8.23
30 Months		8.95	8.37	8.23
31 Months		8.98	8.37	8.23
32 Months		9.01	8.37	8.23
33 Months		9.04	8.37	8.23
34 Months		9.07	8.37	8.23
35 Months		9.10	8.37	8.23
36 Months	8.30	9.39	8.60	8.44
37 Months		9.42	8.60	8.44
38 Months		9.46	8.60	8.44
39 Months		9.49	8.60	8.44
40 Months		9.52	8.60	8.44
41 Months		9.56	8.60	8.44
42 Months		9.59	8.60	8.44
43 Months		9.63	8.60	8.44
44 Months		9.66	8.60	8.44
45 Months		9.70	8.60	8.44
46 Months		9.73	8.60	8.44
47 Months		9.77	8.60	8.44
48 Months		9.80	8.60	8.44
49 Months		9.84	8.60	8.44
50 Months		9.88	8.60	8.44
51 Months		9.91	8.60	8.44
52 Months		9.95	8.60	8.44
53 Months		9.98	8.60	8.44
54 Months		10.02	8.60	8.44
55 Months		10.06	8.60	8.44
56 Months		10.09	8.60	8.44
57 Months		10.13	8.60	8.44
58 Months		10.17	8.60	8.44
59 Months		10.21	8.60	8.44
60 Months	8.35	10.32	8.68	8.50