

Interest Rate

LENDING RATES

Prime Lending Rate	6.50%
Business Banking	
Indicator Lending Rate	10.45%
Personal Cheque Account	
Unarranged Overdraft Rate	16.25%
Interest Bearing Cheque Account - Commercial	
Unarranged Overdraft Rate	17.50%
Base Rate	13.50%
Business Cheque Account	
Unarranged Overdraft Rate	17.50%
Base Rate	10.45%
Orbit Account¹	
Credit Interest: Balances \$200 - \$1,999.99	0.25%
Balances \$2,000 and over	0.40%
Debit Interest Rate	8.75%
Home Loan	
EasyHome Loan	
1 Years Fixed Rate	4.10%
2 Years Fixed Rate	4.90%
Variable Rate effective	6.45%
EasyHome Investment Loan	
1 year Fixed Interest Rate	4.50%
2 years Fixed Interest Rate	5.70%
Variable Rate effective	7.25%
Personal Loan	
Secured	14.75%
Secured by Mortgage	10.50%
Secured by Term Deposit (100% cash cover)	9.75%
Unsecured ¹	17.25%
Easy Unsecured	18.25%
Cyclone Repair Loan ¹	4.50%
Motor Vehicle Loan	9.20%
Retail Installment Loan	
Reference Rate	13.75%
Micro-Credit Loan	19.25%
SMART Business¹	
SMART Business Term Loan	
Partially Secured	13.00%
Fully Secured	13.00%
SMART Business Asset Loan	15.45%
SMART Business Unsecured Personal Loan	17.50% - 25.50%
Credit Cards	
VISA Essential	20.75%
VISA Gold	20.75%
VISA Gold Advantage	20.75%
Base Lending Rate (Mar 2025 Quarter)	1.39%



Grow your savings faster with generous interest rates

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DEPOSIT RATES

Interest Payout Frequency	Terms				
	12 months	24 months	36 months	48 months	60 months
Fortnightly	2.23%	2.47%	2.71%	2.96%	2.96%
Monthly	2.23%	2.47%	2.72%	2.96%	2.96%
Quarterly	2.23%	2.48%	2.72%	2.97%	2.97%
6-monthly	2.24%	2.48%	2.73%	2.98%	2.98%
Annually	2.25%	2.50%	2.75%	3.00%	3.00%
Maturity	2.25%	2.50%	2.75%	3.00%	3.00%

Minimum opening balance \$10,000.00. Maximum opening balance \$200,000.00.

Parenthood Assistance Assistance¹

Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%

Minimum opening balance \$1,000.00. Minimum operating balance \$500.00.

MoneyZONE Account

Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%

Minimum opening balance \$5.00. Minimum operating balance nil.

TranXact Account

Balances \$0 to \$499.99	0.15%
Balances \$500 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ProSaver EasyCard Account

Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ClassicSaver Account

All Balances	0.25%
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Minimum opening balance \$10.00. Minimum operating balance nil.

EasySaver Account

All Balances	0.25%
Bonus Interest	0.50%

Bonus Interest is paid on a monthly basis on balances ≥ \$10 and ≤ \$200,000 with at least one deposit totalling \$10.00 and no withdrawals during the month. Minimum opening balance \$10.00. Minimum operating balance nil.

Passbook Account¹

Balances \$200 to \$1,999.99	1.15%
Balances \$2,000 and over	0.25%

Minimum opening balance \$100.00. Minimum operating balance nil.

ProSaver Passbook Account¹

Balances \$200 to \$1,999.99	0.15%
Balances \$2,000 and over	0.25%

Minimum opening balance \$10.00. Minimum operating balance nil.

ProSaver Cheque Account¹

All Balances	0.25%
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Minimum opening deposit \$50.00. Maximum opening deposit \$30,000.00. Maximum operating balance \$30,000.00.

SMART Business Savings¹

\$0 - \$49,999.99	0.25%
\$50,000 - \$99,999.99	0.50%
\$100,000.00 - \$199,999.99	0.75%
\$200,000 and over	1.00%

Minimum Opening Balance - \$10.00. Minimum operating balance nil.

Non Profit Organisation Cheque Account

All Balances	0.10%
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Minimum opening balance \$250.00. Minimum operating balance nil.

Retail Term Deposit

1 month	0.10% p.a.
3 months	0.10% p.a.
6 months	0.10% p.a.
9 months	0.20% p.a.
12 months	0.30% p.a.
15 months	0.30% p.a.
18 months	0.30% p.a.
24 months	1.00% p.a.
36 months	0.30% p.a.
48 months	0.30% p.a.
60 months	0.30% p.a.

Minimum opening balance \$1,000.00. Maximum opening balance \$200,000.00.

Interest rates are subject to change to ensure they reflect market conditions. This information is current as at 2/6/2025 until further notice. For more information on terms, conditions, fees and charges, visit www.bsp.com.fj or contact your nearest BSP branch or our Customer Service Centre on 132 888 or 321 4300. ¹Product(s) no longer offered.