

**BSP**

Interest Rates



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%
Home Loan	
Owner-Occupied Home Loan	
1 Years Fixed Rate	4.10%
2 Years Fixed Rate	4.90%
Variable Rate effective	6.45%
Investment Home 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 (September 2025 Quarter)	1.24%

*Grow your savings faster with generous interest rates.*

Interest Rate

DEPOSIT RATES

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%
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	0.15%
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%
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%
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 1/11/2025 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.