



Interest Rates



Interest Rate

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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%

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 \geq \$10 and \leq \$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.	



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