ANZ INTEREST RATES

Schedule of Interest Rates	Interest Rate p.a.
Quarterly Base Lending Rate[1] (Quarter Ended 31 December 2024	1.57%
Retail Lending Rates	
Home Loan	
Variable ANZ interest rate	6.49%
1 year fixed ANZ interest rate	3.95%
2 years fixed ANZ interest rate	4.95%
Residential Investment Property Loan	
Variable ANZ interest rate	7.00%
1 year fixed ANZ interest rate	3.95%
Personal Loan	
Secured Loan – Interest rate	10.50%
Unsecured Loan – Variable interest rate	16.50%
Car Loan – Interest rate	8.45%
Rural Banking Micro Loan	14.50%
Credit Card Rates	
Visa Classic Card	20.50%
Visa Business Card	20.50%
Retail Account Rates	
Rural Everyday Account**	
Balances up to $249.99	Nil
$250.00 up to $1,999.99	0.05%
$2,000.00 and over	0.05%
– Minimum opening balance $10.00	
– No minimum operating balance	
Pacific Savings Account	
Base Rate	0.05%
Bonus Rate[2]	0.15%
Total [Base+ Bonus][2]	0.20%
– Minimum opening balance $100.00	
– Minimum monthly deposit $10.00	
– Minimum operating balance $10.00	

Schedule of Interest Rates	Interest Rate p.a.
Rural Passbook Savings Account**	
All balances	1.00%
– Minimum opening balance $10.00	
– No minimum operating balance	
Priority Cash Management Account	
Balances up to $24,999.99	0.05%
$25,000.00 up to $49,999.99	0.10%
$50,000.00 up to $99,999.99	0.15%
$100,000.00 and over	0.20%
– Minimum opening balance $100.00	
– No minimum operating balance	
Foreign Currency High Performance Passbook Account**	
Balances up to $4,999.99[3]	Nil
$5,000.00 and over[3]	0.25%
JPY	0.00%
– Minimum opening & operating balance $500.00 (AUD, USD, GBP, NZD & EUR)	
– Minimum opening & operating balance ¥20,000.00 (JPY)	
Term Deposit Rates	
1 to less than 3 months	0.05%
3 to less than 6 months	0.05%
6 to less than 9 months	0.05%
9 to less than 12 months	0.15%
12 to less than 18 months	0.25%
18 to less than 24 months	0.25%
24 to less than 36 months	0.25%
36 to less than 48 months	0.25%
48 to less than 60 months	0.25%
60 months	0.25%
– Minimum Deposit $500.00	

* Interest rates are subject to change and the above loans, accounts and credit cards are subject to terms and conditions which are available at anz.com/fiji

** This product is no longer available to new customers.

[1] The Quarterly Base Lending Rate is based on calculations determined by Reserve Bank of Fiji.

[2] Bonus interest is earned when no withdrawals are made and $10 or more (not including credit interest) is deposited on or before the last business day of the month and the account has a minimum balance of $10.

[3] Excluding Japanese yen.

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Australia and New Zealand Banking Group Limited, Fiji Branch. Current at 7 February 2025 02/25