# ANZ INTEREST RATES

| Schedule of Interest Rates | Interest Rates p.a. |
|---|---|
| Quarterly Base Lending Rate[1] (Quarter Ended Mar 2021) | 1.95% |
| **Retail Lending Rates** | |
| **Home Loans** | |
| Standard variable rate | 6.49% |
| 1 year fixed | 4.99% |
| 2 years fixed | 5.45% |
| **Residential Investment Property Loan** | |
| Standard variable rate | 7.00% |
| 1 year fixed | 4.99% |
| **Personal Loan** | |
| Secured | 10.50% |
| Unsecured | 16.50% |
| Car Loan | 8.45% |
| **Rural Banking Micro Loan** | 14.50% |
| **Credit Card** | |
| Visa Classic | 20.50% |
| Visa Business | 20.50% |
| **Retail Deposit Rates** | |
| **Retail Transaction and Savings Accounts** | |
| **Rural Everyday Account** | |
| Less than $250.00 | 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** | |
| Balances over | $10.00 |
| Base Rate | 0.05% |
| Bonus Rate[2] | 0.70% |
| Total [Base+ Bonus][2] | 0.75% |
| - Minimum opening balance $100.00 | |
| - Minimum monthly deposit $10.00 | |
| - Minimum operating balance $10.00 | |

| Schedule of Interest Rates | Interest Rates p.a. |
|---|---|
| **Retail Transaction and Savings Accounts cont/.** | |
| **Rural 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 | 0.25% |
| $50,000.00 up to $99,999.99 | 0.50% |
| $100,000.00 and over | 0.70% |
| - Minimum opening balance $100.00 | |
| - No minimum operating balance | |
| **Foreign Currency High Performance** | |
| **Passbook Account** | |
| Balances up to $4,999.99 | Nil |
| $5,000.00 and over | 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 Deposits** | |
| 1 to less than 3 months | 1.00% |
| 3 to less than 6 months | 1.00% |
| 6 to less than 9 months | 1.50% |
| 9 to less than 12 months | 1.75% |
| 12 to less than 18 months | 2.25% |
| 18 to less than 24 months | 2.25% |
| 24 to less than 36 months | 2.25% |
| 36 to less than 48 months | 2.25% |
| 48 to less than 60 months | 2.25% |
| 60 months | 2.25% |
| - Minimum Deposit $500.00 | |

*** Interest rates are subject to change**

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

[2] Bonus interest is earned when you make no withdrawals and deposit $10 or more (not including credit interest) on or before the last business day of the month, and have a minimum balance of $10.

Australia and New Zealand Banking Group Limited, Fiji Branch. Current at 31 December 2020.