ANZ INTEREST RATES

Schedule of Interest Rates	Interest Rate p.a.
Quarterly Base Lending Rate[1] (Quarter Ended March 2022)	1.43%
Retail Lending Rates	
Home Loan	
Variable rate	6.49%
1 year fixed rate**	4.39%
2 years fixed rate	5.45%
Residential Investment Property Loan	
Variable rate	7.00%
1 year fixed**	4.39%
Personal Loan	
Secured Loan	10.50%
Unsecured Loan	16.50%
Car Loan	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	
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]	0.45%
Total [Base+ Bonus][2]	0.50%
– Minimum opening balance $100.00	
– Minimum monthly deposit $10.00	
– Minimum operating balance $10.00	

Schedule of Interest Rates	Interest Rate p.a.
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	0.15%
$50,000.00 up to $99,999.99	0.25%
$100,000.00 and over	0.45%
– 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	0.25%
3 to less than 6 months	0.50%
6 to less than 9 months	0.75%
9 to less than 12 months	1.00%
12 to less than 18 months	1.25%
18 to less than 24 months	1.25%
24 to less than 36 months	1.25%
36 to less than 48 months	1.25%
48 to less than 60 months	1.25%
60 months	1.25%
– Minimum Deposit $500.00	

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

** ANZ Home Loan and Residential Investment Property Loan, special 1 year fixed rate (only available until 31 May 2022).

*** New Term Deposit Rates will apply from 16 May 2022.

[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 JPY.

anz.com/fiji

Australia and New Zealand Banking Group Limited, Fiji Branch. Current at 31 March 2022. 04/22 22525