ANZ INTEREST RATES

Schedule of Interest Rates	Interest Rates p.a.
Quarterly Base Lending Rate[1] (Quarter Ended Sep 2021)	1.79%
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 (AUD, USD, GBP, NZD & EUR)	$500.00
- 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 30 September 2021.