

INTEREST RATE FEE SCHEDULE

PERSONAL LOAN, BUSINESS AND TERM DEPOSIT

Effective 1st December, 2024

TRANSACTIONAL ACCOUNTS

PERSONAL

Pacific Package Account* 0.25% p.a.

**Payable for balances above \$4,999
Calculated daily paid monthly*

Plus Saver Account

Base Rate 0.25% p.a.

Plus **Bonus Rate +3.00% p.a.

Total Rate 3.25% p.a.

Bonus interest criteria is met each month when you make no withdrawals and a minimum of one deposit (not including credit interest) on or before the last business day of the month.

Youth Account 3.25% p.a.

Available to youth up to the age of 18 years

BUSINESS

Charity and Not for Profit Account 0.50% p.a.

Clubs, Societies and Sports Associations 0.50% p.a.

LENDING PRODUCTS

PERSONAL

Personal Loan Unsecured variable 17.25% p.a

Personal Asset Loan variable 12.50% p.a.
(plus +/- margin)

Home Loan variable 7.25% p.a

Personal Property Investment Loan variable 8.25% p.a

Visa Debit Facility (Visa Gold/ Visa Silver) variable 12.50% p.a

BUSINESS

Tailored Business Loan variable 9.50% p.a.
(plus +/- margin)

Business Overdraft variable 9.50% p.a.
(plus +/- margin)

TERM DEPOSIT RATES

Term Deposits 5,000 - 500,000

30 days	2.00%
90 days	2.20%
6 months	3.00%
9 months	3.20%
12 months	3.50%

Term Deposits 500,001 - 1,500,000

30 days	2.00%
90 days	2.20%
6 months	3.00%
9 months	3.20%
12 months	3.50%

Term Deposits > 1,500,000

Quote provided on application

The above information is current as of 01 December 2024;

- All interest rates quoted are subject to change
- Term deposits are available to individuals and business customers for amounts \$5,000 or more
- Tiered pricing is applied on the aggregate sum of all BSP term deposits held by the customer
- BSP terms and conditions and other fees may apply

