

# Westpac Fiji Interest Rates



The latest interest rates for Westpac Fiji products.

Retail Deposit Rates		Interest Rates p.a.
Calculated on daily credit balance and paid monthly		
eSaver Account		
Minimum operating balance nil.		0.10%
Business Max-i Direct		
Balances \$0 to \$4,999,999		0.10%
For balances \$5,000,000 and over, interest is calculated on the portion of balance that falls within each balance band. E.g. You will earn 0.10% p.a. on the first \$4,999,999, then 0.00% p.a. on the amount you have \$5,000,000 and over.		0.00%

Non-Profit Organisation Cheque Account		
Calculated monthly based on minimum credit balance during the month. No minimum balance requirement.		
		0.10%
Bonus Saver	Normal Rate	Annual Rate with Bonus Rate
All Credit Balance. Minimum opening balance \$100.00, minimum operating balance nil	0.05%	0.35%
Calculated on daily credit balance and paid monthly. The Bonus interest rate is subject to no withdrawals and at least one deposit being made in the calendar month.	Bonus Rate	
	0.30%	

Retail Term Deposit Rates		Interest Rates p.a.
1 month to less than 3 months (Product no longer offered to new customers effective 9th February 2023. Rates only apply to existing customers).		0.05%
3 months to less than 6 months		0.05%
6 months to less than 9 months		0.10%
9 months to less than 12 months		0.10%
12 months to less than 18 months		0.25%
18 months to less than 24 months		0.30%
24 months to less than 36 months		0.30%
36 months to less than 48 months		0.30%
48 months to less than 60 months		0.30%
60 Months and over		0.30%
Minimum opening balance \$1,000, Maximum opening balance \$99,999.99. For opening balance \$100,000 and over, or for terms not listed above, please contact any Westpac branch or your relationship manager for the latest interest rates		

Lending Rates		Interest Rates p.a.
Term Loans		
Minimum operating balance nil.		8.49%
Consumer Lending Rate		12.45%
Business Lending Rate		10.99%
Overdrafts		
Prime Overdraft Rate		7.99%
Consumer Overdraft Rate		11.95%
Business Overdraft Rate		10.49%
Personal accounts unarranged overdraft / excess		18.50%
Business accounts unarranged overdraft / excess		17.50%
Premium Option Home Loan		
1 Year Fixed Rate		4.75%
2 Year Fixed Rate		5.45%
3 Year Fixed Rate		5.99%
Standard Variable Rate		6.49%
Investment Property Loan		
1 Year Fixed Rate		4.75%
2 Year Fixed Rate		5.45%
3 Year Fixed Rate		5.99%
Standard Variable Rate		7.49%
Personal Loans		
Personal Loans Secured - Variable Rate		10.45%
Motor Vehicle Loans - Fixed Rate		8.49%
Personal Loans Unsecured - Variable Rate		16.50%
VISA Credit Card		
Westpac Classic Visa Credit Card		19.50%
Westpac Business Visa Credit Card		19.50%
Quarterly Base Lending Rate - December 2024		1.56%

Products Currently paying Interest rate of 0% p.a.

- Electronic Transaction Account
- Westpac Choice Basic Account
- Passbook Account (Product no longer offered)
- Advantage Saver Account (Product no longer offered)
- SupaSaver Account (Product no longer offered)
- Seniors Account (Product no longer offered)
- Youth Account (Product no longer offered)

Non-Interest Bearing Products

- Personal Cheque Account
- Business Cheque Account

Things you should know:

Information is current as at 24 January 2025. Rates may be subject to change. An increase in rates will be with a prior notice of 7 days. Account terms and conditions apply for different products and may be varied in future by the bank with a prior notice of 30 days. To open any Westpac Account, our customer identification requirements will need to be met.

For more information:

- 📞 132 032
- 🌐 [www.westpac.com.fj](http://www.westpac.com.fj)
- 👤 Ask at your local branch