

# Westpac Fiji Interest Rates.

The latest interest rates for Westpac Fiji products.

<b>Retail Deposit Rates</b> Calculated on daily credit balance and paid monthly	<b>Interest Rates p.a.</b>
<b>Seniors Account</b> (Product no longer offered. Rates only apply to existing customers. Rate effective 01/04/22)	0.25%
<b>Youth Account</b> (Product no longer offered. Rates only apply to existing customers. Rate effective 01/04/22)	0.15%
<b>eSaver Account</b> Minimum opening balance \$10.00, minimum operating balance nil. (Rate effective 01/12/21)	0.70%
<b>Business Max-i Direct</b>	
Balances \$0 to \$4,999,999	0.25% 0.00%
Balances \$5,000,000 and over	
Interest calculated on the portion of balance that falls within each balance band. E.g. You will earn 0.25% p.a. on the first \$4,999,999, then 0.00% p.a. on the amount you have \$5,000,000 and over.	

<b>Non-Profit Organisation Cheque Account   Charitable Organisation Account</b>		
(Calculated monthly based on minimum credit balance during the month and paid 6 monthly. No minimum balance requirement. Rate effective 01/04/22)		0.10%
<b>Bonus Saver</b>	<b>Normal Rate</b>	<b>Annual Rate with Bonus Rate</b>
Minimum opening balance \$10.00, minimum operating balance nil.		
Balances \$0 to \$2,000	0.10%	0.60%
Balances >\$2,000	0.20%	0.70%
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. (Rate effective 01/04/2022)		<b>Bonus Rate</b> 0.50%

<b>Retail Term Deposit Rates</b>	<b>Interest Rates p.a.</b>
1 month to less than 3 months	0.25%
3 months to less than 6 months	0.50%
6 months to less than 9 months	0.75%
9 months to less than 12 months	1.00%
12 months to less than 18 months	1.25%
18 months to less than 24 months	1.25%
24 months to less than 36 months	1.25%
36 months to less than 48 months	1.25%
48 months to less than 60 months	1.25%
60 Months and over	1.25%
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	

<b>Lending Rates</b>	<b>Interest Rates p.a.</b>
<b>Term Loans</b>	
Prime Lending Rate	8.49%
Consumer Lending Rate	12.45%
Business Lending Rate	10.99%
<b>Overdrafts</b>	
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%
<b>Premium Option Home Loan</b>	
1 Year Fixed Rate	4.75%
2 Year Fixed Rate	5.45%
3 Year Fixed Rate	5.99%
Standard Variable Rate	6.49%
<b>Investment Property Loan</b>	
1 Year Fixed Rate	4.75%
2 Year Fixed Rate	5.45%
3 Year Fixed Rate	5.99%
Standard Variable Rate	7.49%
<b>Personal Loans</b>	
Personal Loans Secured - Variable Rate	10.45%
Motor Vehicle Loans - Fixed Rate	8.49%
Personal Loans Unsecured - Variable Rate	16.50%
<b>Westpac American Express®/ VISA Credit Card</b>	
Personal	22.00%
Gold	22.00%
Business	22.00%
Westpac Classic Visa Credit Card	19.50%
Westpac Business Visa Credit Card	19.50%
Quarterly Base Lending Rate - March 2022	1.58%




## Non-Interest Bearing Products

Electronic Transaction Account  
Westpac Choice Basic Account  
Passbook Account (Product no longer offered)  
Advantage Saver Account (Product no longer offered)  
Super Saver Account (Product no longer offered)  
Personal Cheque Account  
Business Cheque Account

## Things you should know:

Information is current as at 1 May 2022. (Rates may be subject to change. Increase in rates with a prior notice of 7 days). Account terms and conditions apply for different products and may be varied in the 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

