

# 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		
<b>eSaver Account</b> (Product no longer offered to new customers effective 6th March 2023. Rates only apply to existing customers).		
Minimum operating balance nil.		0.10%
<b>Business Max-i Direct</b>		
Balances \$0 to \$4,999,999		0.10%
Balances \$5,000,000 and over		0.00%
Interest 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.		
<b>Non-Profit Organisation Cheque Account   *Charitable Organisation Account</b> (*Product no longer offered to new customers effective 9th February 2023. Rates only apply to existing customers)		
Calculated monthly based on minimum credit balance during the month. No minimum balance requirement.		0.10%
<b>Bonus Saver</b>	<b>Normal Rate</b>	<b>Annual Rate with Bonus Rate</b>
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.		<b>Bonus Rate</b> 0.30%
<b>Retail Term Deposit Rates</b>		<b>Interest Rates p.a.</b>
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.
<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>VISA Credit Card</b>		
Westpac Classic Visa Credit Card		19.50%
Westpac Business Visa Credit Card		19.50%
Quarterly Base Lending Rate - December 2023		1.38%

### Non-Interest Bearing Products

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)  
Personal Cheque Account  
Business Cheque Account

### Things you should know:

Information is current as at 26 January 2024. (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

