

# Quarterly Deposit and Lending Rates 2025

(April - June 2025)



## Actual Deposit Interest Rates

Type of Deposit Account	April 2025 Interest Rates (%)	May 2025 Interest Rates (%)	June 2025 Interest Rates (%)	Range Interest Rates (%)
Current	0.00% - 3.00%	0.00% - 3.00%	0.00% - 3.00%	0.00% - 3.00%
Call	0.00% - 3.00%	0.00% - 3.00%	0.00% - 3.00%	0.00% - 3.00%
Savings	0.00% - 4.50%	0.00% - 4.50%	0.00% - 4.50%	0.00% - 4.50%
3 months	3.50% - 8.00%	3.50% - 13.50%	3.50% - 8.00%	3.50% - 8.00%
6 months	3.75% - 8.00%	3.75% - 13.50%	3.75% - 13.50%	3.75% - 13.50%
12 months	4.50% - 7.25%	4.50% - 10.50%	4.50% - 10.50%	4.50% - 10.50%
24 months	4.50% - 5.75%	4.50% - 7.00%	4.50% - 7.00%	4.50% - 7.00%
Foreign Currency Call ZAR	0.00% - 2.75%	0.00% - 2.75%	0.00% - 2.75%	0.00% - 2.75%
Foreign Currency Call USD	0.00% - 1.50%	0.00% - 1.50%	0.00% - 1.50%	0.00% - 1.50%

## Actual Lending Interest Rates

Type of Deposit Account	April 2025 Interest Rates (%)	May 2025 Interest Rates (%)	June 2025 Interest Rates (%)	Range Interest Rates (%)
Monetary Policy Rate	1.90%	1.90%	1.90%	1.90%
Prime Lending Rate	6.01%	7.51%	7.51%	6.01% - 7.51%
Mortgage Rate	Prime - Prime +8%	Prime - Prime +8%	Prime - Prime +8%	Prime - Prime +8%
Overdraft Rate (revolving credit lines)	Prime - Prime +13.50%	Prime - Prime +13.50%	Prime - Prime +13.50%	Prime - Prime +13.50%
Credit Card Rate	Prime +10% - Prime +15%	Prime +10% - Prime +15%	Prime +10% - Prime +15%	Prime +10% - Prime +15%
Lease loans	N/A	N/A	N/A	N/A
Unsecured Personal loans (excluding overdrafts, mortgage, and credit cards)	Prime +3% - Prime +25.49%	Prime +3% - Prime +25.49%	Prime +3% - Prime +25.49%	Prime +3% - Prime +25.49%
Other long term loan rates	Prime +4% - Prime +13.5%	Prime +4% - Prime +13.5%	Prime +4% - Prime +13.5%	Prime +4% - Prime +13.5%



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