

Quarterly Deposit and Lending Rates 2024

(October - December 2024)



Actual Deposit Interest Rates

Type of Deposit Account	October 2024 Interest Rates (%)	November 2024 Interest Rates (%)	December 2024 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	1.50% - 4.00%	1.50% - 4.00%	1.50% - 7.00%	1.50% - 7.00%
6 months	2.55% - 4.25%	2.55% - 4.25%	2.55% - 7.00%	2.55% - 7.00%
12 months	4.00% - 4.75%	4.00% - 4.75%	4.00% - 6.75%	4.00% - 6.75%
24 months	4.50% - 4.75%	4.50% - 4.75%	4.50% - 5.50%	4.50% - 5.50%
Foreign Currency Call ZAR	0.00% - 1.75%	0.00% - 1.75%	0.00% - 1.75%	0.00% - 1.75%
Foreign Currency Call USD	0.00% - 1.00%	0.00% - 1.00%	0.00% - 1.00%	0.00% - 1.00%

Actual Lending Interest Rates

Type of Deposit Account	October 2024 Interest Rates (%)	November 2024 Interest Rates (%)	December 2024 Interest Rates (%)	Range Interest Rates (%)
Monetary Policy Rate	1.90%	1.90%	1.90%	1.90%
Prime Lending Rate	6.01%	6.01%	6.01%	6.01%
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%

