

Interest Rate Information Schedule - Personal and Business

01 December 2024

INTEREST RATES TRANSACTIONAL ACCOUNTS	
Personal	
Pacific Package Account*	0.25% p.a.
Plus Saver Account	
Base Rate	0.25% p.a.
Plus **Bonus Rate	+3.00% p.a.
Total Rate	3.25% p.a.
<i>*Interest payable on balance above \$4,999. Calculated daily and paid monthly.</i>	
<i>**Bonus interest criteria is met each month when you make no withdrawals and a minimum of one deposit (not including credit interest) on or before the last business day of the month.</i>	
Youth Account	3.25% p.a.
<i>Available to youth up to the age of 18 years</i>	

INTEREST RATES LENDING PRODUCTS		
Personal		
Personal Loan		
Unsecured	variable	17.25% p.a.
Personal Asset Loan	variable	12.50% p.a. (plus +/- margin)
<i>+/- Margin applies</i>		
Home Loan	variable	7.25% p.a.
Personal Property Investment Loan	variable	8.25% p.a.
Visa Debit Facility (Visa Gold / Visa Silver)	variable	12.50% p.a.

INTEREST RATES TRANSACTIONAL ACCOUNTS	
Business	
Charity and Not for Profit Account	0.50% p.a.
Clubs, Societies and Sports Associations	0.50% p.a.

INTEREST RATES LENDING PRODUCTS		
Business		
Tailored Business Loan	variable	9.50% p.a. (plus +/- margin)
<i>+/- Margin applies</i>		
Business Overdraft	variable	9.50% p.a. (plus +/- margin)
<i>+/- Margin applies</i>		

The above information is current as of **01 December 2024**, all interest rates are subject to change. BSP terms and conditions and other fees may apply. For further information, please visit your nearest BSP branch.