



# FNB Savings and Cash Investments interest rate update effective 1 October 2024

# New balance tiers and interest rates

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**First National Bank** A division of FirstRand Bank Limited. An Authorised Financial Services Provider (FSP624) and Credit Provider (NCRCP20).

# FNB Rates

Effective 1 October 2024, we will introduce new balance tiers and simplify the balance structure on your investments to make it easier for you to compare interest rates across all products. The interest rates will increase, or decrease should your investment balance be reclassified under a different balance tier. This document has been prepared to give a comparison of the new and old interest rates and balances tiers.

## Nominal rate per annum (NACM)

**Nominal rate per annum (NACM):** this is the annualised interest rate that you will earn daily and is capitalised monthly. This rate does not take into account the compounding interest effect.

### Current rates

| Product                         | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---------------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Savings Account                 | 6.80%     | 6.80%         | 6.80%           | 7%-7.45%        | 7.45%-7.55%     | 7.55%             | 7.55%             | 7.55%             | 7.55%                 | 7.55%                 | 7.55%                   | 7.55%        |
| Money Maximiser                 | -         | -             | -               | -               | -               | 8.00%             | 8.00%             | 8.00%             | 8.00%                 | 8.00%                 | 8.00%                   | 8.00%        |
| Stokvel                         | 6.80%     | 6.80%         | 6.80%           | 7%-7.45%        | 7.45%-7.55%     | 7.55%             | 7.55%             | 7.65%             | 7.75%                 | 8.00%                 | 8.00%                   | 8.00%        |
| 7Day Notice                     | -         | -             | -               | 7%-7.25%        | 7.70%           | 7.75%             | 7.80%             | 7.85%             | 7.90%                 | 7.90%                 | 7.90%                   | 7.90%        |
| 32 Day Flexi Notice             | -         | 7.00%         | 7.00%           | 7.4%-7.6%       | 8.00%           | 8.00%             | 8.00%             | 8.05%             | 8.10%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Flexi Fixed Deposit (3 months)  | -         | 4.75%         | 6.75%           | 6.75%           | 6.75%           | 7.85%             | 7.85%             | 7.85%             | 8.00%                 | 8.00%                 | 8.00%                   | 8.00%        |
| Flexi Fixed Deposit (12 months) | -         | 5.50%         | 7.00%           | 7.00%           | 7.00%           | 8.00%             | 8.00%             | 8.00%             | 8.10%                 | 8.10%                 | 8.10%                   | 8.10%        |
| Simply Save                     | 4.75%     | 4.75%         | 4.75%           | 4.75%           | 4.75%           | 4.80%             | 4.90%             | 5.15%             | 5.75%-5.9%            | 6.40%                 | 6.40%                   | 6.40%        |
| Group Savings                   | 4.75%     | 4.75%         | 4.75%           | 6.25%           | 6.3%-6.4%       | 6.40%             | 6.40%             | 6.40%             | 6.40%                 | 6.40%                 | 6.40%                   | 6.40%        |
| Call Account                    | 4.75%     | 4.75%         | 4.75%           | 6.25%           | 6.3%-6.4%       | 6.40%             | 6.40%             | 6.40%             | 6.40%                 | 6.40%                 | 6.40%                   | 6.40%        |

### New rates

| Product                         | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---------------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Savings Account                 | 6.80%     | 6.80%         | 6.80%           | 7.20%           | 7.35%           | 7.50%             | 7.50%             | 7.50%             | 7.50%                 | 7.50%                 | 7.50%                   | 7.50%        |
| Money Maximiser                 | -         | -             | -               | -               | -               | 8.00%             | 8.15%             | 8.15%             | 8.15%                 | 8.15%                 | 8.15%                   | 8.15%        |
| Stokvel                         | 6.80%     | 6.80%         | 6.80%           | 7.00%           | 7.05%           | 7.20%             | 7.20%             | 7.20%             | 7.20%                 | 7.20%                 | 7.20%                   | 7.50%        |
| 7Day Notice                     | -         | -             | -               | 7.20%           | 7.45%           | 7.55%             | 7.60%             | 7.60%             | 7.80%                 | 7.85%                 | 7.90%                   | 7.90%        |
| 32 Day Flexi Notice             | -         | 7.00%         | 7.00%           | 7.35%           | 7.75%           | 7.80%             | 7.80%             | 7.80%             | 8.20%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Flexi Fixed Deposit (3 months)  | -         | 7.00%         | 7.00%           | 7.35%           | 7.75%           | 7.80%             | 7.80%             | 7.80%             | 8.20%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Flexi Fixed Deposit (12 months) | -         | 7.05%         | 7.05%           | 7.40%           | 7.80%           | 7.85%             | 7.85%             | 7.85%             | 8.25%                 | 8.25%                 | 8.25%                   | 8.25%        |
| Simply Save                     | 4.65%     | 4.65%         | 4.65%           | 4.65%           | 4.65%           | 4.70%             | 4.80%             | 5.05%             | 5.75%                 | 6.30%                 | 6.30%                   | 6.30%        |
| Group Savings                   | 4.65%     | 4.65%         | 4.65%           | 6.15%           | 6.25%           | 6.30%             | 6.30%             | 6.30%             | 6.30%                 | 6.30%                 | 6.30%                   | 6.30%        |
| Call Account                    | 4.65%     | 4.65%         | 4.65%           | 6.15%           | 6.25%           | 6.30%             | 6.30%             | 6.30%             | 6.30%                 | 6.30%                 | 6.30%                   | 6.30%        |

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# Annual effective interest rate (AER)

**Annual effective interest rate (AER):** annualised interest rate that takes into account the compounding interest effect for one year assuming interest is not withdrawn.

## Current rates

| Product                         | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---------------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Savings Account                 | 7.02%     | 7.02%         | 7.02%           | 7.23%-7.71%     | 7.71%-7.82%     | 7.82%             | 7.82%             | 7.82%             | 7.82%                 | 7.82%                 | 7.82%                   | 7.82%        |
| Money Maximiser                 | -         | -             | -               | -               | -               | 8.30%             | 8.30%             | 8.30%             | 8.30%                 | 8.30%                 | 8.30%                   | 8.30%        |
| Stokvel                         | 7.02%     | 7.02%         | 7.02%           | 7.23%-7.71%     | 7.71%-7.82%     | 7.82%             | 7.82%             | 7.92%             | 8.03%                 | 8.30%                 | 8.30%                   | 8.30%        |
| 7Day Notice                     | -         | -             | -               | 7.23%-7.5%      | 7.98%           | 8.03%             | 8.08%             | 8.14%             | 8.19%                 | 8.19%                 | 8.19%                   | 8.19%        |
| 32 Day Flexi Notice             | -         | 7.23%         | 7.23%           | 7.66%-7.87%     | 8.30%           | 8.30%             | 8.30%             | 8.35%             | 8.41%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Flexi Fixed Deposit (3 months)  | -         | 4.85%         | 6.96%           | 6.96%           | 6.96%           | 8.14%             | 8.14%             | 8.14%             | 8.30%                 | 8.30%                 | 8.30%                   | 8.30%        |
| Flexi Fixed Deposit (12 months) | -         | 5.64%         | 7.23%           | 7.23%           | 7.23%           | 8.30%             | 8.30%             | 8.30%             | 8.41%                 | 8.41%                 | 8.41%                   | 8.41%        |
| Simply Save                     | 4.85%     | 4.85%         | 4.85%           | 4.85%           | 4.85%           | 4.91%             | 5.01%             | 5.27%             | 5.9%-6.06%            | 6.59%                 | 6.59%                   | 6.59%        |
| Group Savings                   | 4.85%     | 4.85%         | 4.85%           | 6.43%           | 6.49%-6.59%     | 6.59%             | 6.59%             | 6.59%             | 6.59%                 | 6.59%                 | 6.59%                   | 6.59%        |
| Call Account                    | 4.85%     | 4.85%         | 4.85%           | 6.43%           | 6.49%-6.59%     | 6.59%             | 6.59%             | 6.59%             | 6.59%                 | 6.59%                 | 6.59%                   | 6.59%        |

## New rates

| Product                         | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---------------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Savings Account                 | 7.02%     | 7.02%         | 7.02%           | 7.44%           | 7.60%           | 7.76%             | 7.76%             | 7.76%             | 7.76%                 | 7.76%                 | 7.76%                   | 7.76%        |
| Money Maximiser                 | -         | -             | -               | -               | -               | 8.30%             | 8.46%             | 8.46%             | 8.46%                 | 8.46%                 | 8.46%                   | 8.46%        |
| Stokvel                         | 7.02%     | 7.02%         | 7.02%           | 7.23%           | 7.28%           | 7.44%             | 7.44%             | 7.44%             | 7.44%                 | 7.44%                 | 7.44%                   | 7.76%        |
| 7Day Notice                     | -         | -             | -               | 7.44%           | 7.71%           | 7.82%             | 7.87%             | 7.87%             | 8.08%                 | 8.14%                 | 8.19%                   | 8.19%        |
| 32 Day Flexi Notice             | -         | 7.23%         | 7.23%           | 7.60%           | 8.03%           | 8.08%             | 8.08%             | 8.08%             | 8.52%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Flexi Fixed Deposit (3 months)  | -         | 7.23%         | 7.23%           | 7.60%           | 8.03%           | 8.08%             | 8.08%             | 8.08%             | 8.52%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Flexi Fixed Deposit (12 months) | -         | 7.28%         | 7.28%           | 7.66%           | 8.08%           | 8.14%             | 8.14%             | 8.14%             | 8.57%                 | 8.57%                 | 8.57%                   | 8.57%        |
| Simply Save                     | 4.75%     | 4.75%         | 4.75%           | 4.75%           | 4.75%           | 4.80%             | 4.91%             | 5.17%             | 5.90%                 | 6.49%                 | 6.49%                   | 6.49%        |
| Group Savings                   | 4.75%     | 4.75%         | 4.75%           | 6.33%           | 6.43%           | 6.49%             | 6.49%             | 6.49%             | 6.49%                 | 6.49%                 | 6.49%                   | 6.49%        |
| Call Account                    | 4.75%     | 4.75%         | 4.75%           | 6.33%           | 6.43%           | 6.49%             | 6.49%             | 6.49%             | 6.49%                 | 6.49%                 | 6.49%                   | 6.49%        |

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# FNB Islamic Rates

## Nominal rate per annum (NACM)

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### Current rates

| Product                 | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|-------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Money Maximiser | -         | -             | -               | -               | -               | 8.00%             | 8.00%             | 8.00%             | 8.00%                 | 8.00%                 | 8.00%                   | 8.00%        |

### New rates

| Product                 | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|-------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Money Maximiser | -         | -             | -               | -               | -               | 8.00%             | 8.15%             | 8.15%             | 8.15%                 | 8.15%                 | 8.15%                   | 8.15%        |

## Annual effective interest rate (AER)

**Annual effective rate (AER):** annualised indicative profit rate that takes into account the compounding of profit for one year assuming that profit is not withdrawn.

### Current rates

| Product                 | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|-------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Money Maximiser | -         | -             | -               | -               | -               | 8.30%             | 8.30%             | 8.30%             | 8.30%                 | 8.30%                 | 8.30%                   | 8.30%        |

### New rates

| Product                 | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|-------------------------|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Money Maximiser | -         | -             | -               | -               | -               | 8.30%             | 8.46%             | 8.46%             | 8.46%                 | 8.46%                 | 8.46%                   | 8.46%        |

# FNB Business Rates

Effective 1 October 2024, we will introduce new balance tiers and simplify the balance structure on your investments to make it easier for you to compare interest rates across all products. The interest rates will increase, or decrease should your investment balance be reclassified under a different balance tier. This document has been prepared to give a comparison of the new and old interest rates and balances tiers.

## Nominal rate per annum (NACM)

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### Current rates

| Product                                | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|--|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Business Call Account                  | 6.25%     | 6.25%         | 6.25%           | 6.50%           | 6.50%           | 6.75%             | 6.75%             | 6.75%             | 6.75%                 | 6.75%                 | 6.75%                   | 6.75%        |
| Money on Call                          | -         | 4.75%         | 4.75%           | 6.25%           | 6.3%-6.4%       | 6.40%             | 6.40%             | 6.40%             | 6.40%                 | 6.40%                 | 6.40%                   | 6.40%        |
| 48 Hour Cash Accelerator               | -         | -             | -               | -               | -               | 7.25%             | 7.55%             | 7.55%             | 7.85%                 | 8.15%                 | 8.15%                   | 8.15%        |
| 7Day Notice                            | -         | -             | -               | 7%-7.25%        | 7.70%           | 7.75%             | 7.80%             | 7.85%             | 7.90%                 | 7.90%                 | 7.90%                   | 7.90%        |
| 32 Day Flexi Notice                    | -         | 7.00%         | 7.00%           | 7.4%-7.6%       | 8.00%           | 8.00%             | 8.00%             | 8.05%             | 8.10%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Cash Intelligence Investment (32 Days) | -         | -             | -               | -               | -               | -                 | -                 | -                 | 8.20%                 | 8.40%                 | 8.45%                   | 8.50%        |
| Flexi Fixed Deposit (3 months)         | -         | 4.75%         | 6.75%           | 6.75%           | 6.75%           | 7.85%             | 7.85%             | 7.85%             | 8.00%                 | 8.00%                 | 8.00%                   | 8.00%        |
| Flexi Fixed Deposit (12 months)        | -         | 5.50%         | 7.00%           | 7.00%           | 7.00%           | 8.00%             | 8.00%             | 8.00%             | 8.10%                 | 8.10%                 | 8.10%                   | 8.10%        |

### New rates

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|--|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Business Call Account                  | 6.15%     | 6.15%         | 6.25%           | 6.40%           | 6.40%           | 6.65%             | 6.65%             | 6.65%             | 6.75%                 | 6.75%                 | 6.75%                   | 6.75%        |
| Money on Call                          | -         | 4.75%         | 4.75%           | 6.00%           | 6.10%           | 6.25%             | 6.25%             | 6.25%             | 6.25%                 | 6.25%                 | 6.25%                   | 6.25%        |
| 48 Hour Cash Accelerator               | -         | -             | -               | -               | -               | 7.15%             | 7.50%             | 7.50%             | 7.80%                 | 8.05%                 | 8.10%                   | 8.15%        |
| 7Day Notice                            | -         | -             | -               | 7.20%           | 7.45%           | 7.55%             | 7.60%             | 7.60%             | 7.80%                 | 7.85%                 | 7.90%                   | 7.90%        |
| 32 Day Flexi Notice                    | -         | 7.00%         | 7.00%           | 7.35%           | 7.75%           | 7.80%             | 7.80%             | 7.80%             | 8.20%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Cash Intelligence Investment (32 Days) | -         | -             | -               | -               | -               | 7.80%             | 7.80%             | 7.80%             | 8.20%                 | 8.40%                 | 8.45%                   | 8.50%        |
| Flexi Fixed Deposit (3 months)         | -         | 7.00%         | 7.00%           | 7.35%           | 7.75%           | 7.80%             | 7.80%             | 7.80%             | 8.20%                 | 8.20%                 | 8.20%                   | 8.20%        |
| Flexi Fixed Deposit (12 months)        | -         | 7.05%         | 7.05%           | 7.40%           | 7.80%           | 7.85%             | 7.85%             | 7.85%             | 8.25%                 | 8.25%                 | 8.25%                   | 8.25%        |

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# Annual effective interest rate (AER)

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## Current rates

| Product                                | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|--|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Business Call Account                  | 6.43%     | 6.43%         | 6.43%           | 6.70%           | 6.70%           | 6.96%             | 6.96%             | 6.96%             | 6.96%                 | 6.96%                 | 6.96%                   | 6.96%        |
| Money on Call                          | -         | 4.85%         | 4.85%           | 6.43%           | 6.49%-6.59%     | 6.59%             | 6.59%             | 6.59%             | 6.59%                 | 6.59%                 | 6.59%                   | 6.59%        |
| 48 Hour Cash Accelerator               | -         | -             | -               | -               | -               | 7.50%             | 7.82%             | 7.82%             | 8.14%                 | 8.46%                 | 8.46%                   | 8.46%        |
| 7Day Notice                            | -         | -             | -               | 7.23%-7.5%      | 7.98%           | 8.03%             | 8.08%             | 8.14%             | 8.19%                 | 8.19%                 | 8.19%                   | 8.19%        |
| 32 Day Flexi Notice                    | -         | 7.23%         | 7.23%           | 7.66%-7.87%     | 8.30%           | 8.30%             | 8.30%             | 8.35%             | 8.41%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Cash Intelligence Investment (32 Days) | -         | -             | -               | -               | -               | -                 | -                 | -                 | 8.52%                 | 8.73%                 | 8.79%                   | 8.84%        |
| Flexi Fixed Deposit (3 months)         | -         | 4.85%         | 6.96%           | 6.96%           | 6.96%           | 8.14%             | 8.14%             | 8.14%             | 8.30%                 | 8.30%                 | 8.30%                   | 8.30%        |
| Flexi Fixed Deposit (12 months)        | -         | 5.64%         | 7.23%           | 7.23%           | 7.23%           | 8.30%             | 8.30%             | 8.30%             | 8.41%                 | 8.41%                 | 8.41%                   | 8.41%        |

## New rates

| Product                                | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|--|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Business Call Account                  | 6.33%     | 6.33%         | 6.43%           | 6.59%           | 6.59%           | 6.86%             | 6.86%             | 6.86%             | 6.96%                 | 6.96%                 | 6.96%                   | 6.96%        |
| Money on Call                          | -         | 4.85%         | 4.85%           | 6.17%           | 6.27%           | 6.43%             | 6.43%             | 6.43%             | 6.43%                 | 6.43%                 | 6.43%                   | 6.43%        |
| 48 Hour Cash Accelerator               | -         | -             | -               | -               | -               | 7.39%             | 7.76%             | 7.76%             | 8.08%                 | 8.35%                 | 8.41%                   | 8.46%        |
| 7Day Notice                            | -         | -             | -               | 7.44%           | 7.71%           | 7.82%             | 7.87%             | 7.87%             | 8.08%                 | 8.14%                 | 8.19%                   | 8.19%        |
| 32 Day Flexi Notice                    | -         | 7.23%         | 7.23%           | 7.60%           | 8.03%           | 8.08%             | 8.08%             | 8.08%             | 8.52%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Cash Intelligence Investment (32 Days) | -         | -             | -               | -               | -               | 8.08%             | 8.08%             | 8.08%             | 8.52%                 | 8.73%                 | 8.79%                   | 8.84%        |
| Flexi Fixed Deposit (3 months)         | -         | 7.23%         | 7.23%           | 7.60%           | 8.03%           | 8.08%             | 8.08%             | 8.08%             | 8.52%                 | 8.52%                 | 8.52%                   | 8.52%        |
| Flexi Fixed Deposit (12 months)        | -         | 7.28%         | 7.28%           | 7.66%           | 8.08%           | 8.14%             | 8.14%             | 8.14%             | 8.57%                 | 8.57%                 | 8.57%                   | 8.57%        |

Terms, conditions and eBucks earn limits apply.

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# FNB Islamic Business Rates

## Nominal rate per annum (NACM)

**Nominal rate per annum (NACM):** this is the indicative annualised profit rate that you will earn daily and is capitalised monthly.

### Current rates

| Product                                   | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Business 48 Hour Cash Accelerator | -         | -             | -               | -               | -               | 7.25%             | 7.55%             | 7.55%             | 7.85%                 | 8.15%                 | 8.15%                   | 8.15%        |

### New rates

| Product                                   | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Business 48 Hour Cash Accelerator | -         | -             | -               | -               | -               | 7.15%             | 7.50%             | 7.50%             | 7.80%                 | 8.05%                 | 8.10%                   | 8.15%        |

## Annual effective interest rate (AER)

**Annual effective rate (AER):** annualised indicative profit rate that takes into account the compounding of profit for one year assuming that profit is not withdrawn.

### Current rates

| Product                                   | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Business 48 Hour Cash Accelerator | -         | -             | -               | -               | -               | 7.50%             | 7.82%             | 7.82%             | 8.14%                 | 8.46%                 | 8.46%                   | 8.46%        |

### New rates

| Product                                   | R1-R4 999 | R5 000-R9 999 | R10 000-R19 999 | R20 000-R49 999 | R50 000-R99 999 | R100 000-R249 999 | R250 000-R499 999 | R500 000-R999 999 | R1 000 000-R4 999 999 | R5 000 000-R9 999 999 | R10 000 000-R49 999 999 | R50 000 000+ |
|---|-----------|---------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------|
| Islamic Business 48 Hour Cash Accelerator | -         | -             | -               | -               | -               | 7.39%             | 7.76%             | 7.76%             | 8.08%                 | 8.35%                 | 8.41%                   | 8.46%        |

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