



INTEREST RATES

LENDING RATES

Personal Loan Unsecured	18.50% pa fixed
Personal Loan Secured	14.00% pa fixed
Home Loan	7.15% pa Variable
Home Loan (LPS) no longer offered	7.90% pa Variable
Personal Property Investment Loan	7.95% pa Variable
Tailored Business Loan	ILR* + Risk Margin
Commercial Property Loan	ILR* + Risk Margin
Smart Business Loan	15% pa fixed
Overdraft Business	ILR* + Risk Margin
Overdraft Personal	18% pa fixed

DEPOSIT RATES

Pacific Package account **	
< TOP\$200	0.00% pa
TOP >\$200-< TOP\$1000	0.50% pa
>TOP\$1000	1.00% pa

Kids Saver account **	
< TOP\$200	0.00% pa
TOP >\$200-< TOP\$1000	0.50% pa
>TOP\$1000	1.00% pa

Student account **	
< TOP\$200	0.00% pa
TOP >\$200-< TOP\$1000	0.50% pa
>TOP\$1000	1.00% pa

** based on average monthly balance

Group Savings Account – (Clubs, not for Profit, NGOs)	
Group savings Account	0.50% pa

Personal Cheque account with interest (formerly Regal Account)	
	0.50% pa

Business Cheque account with Interest Account - Product	
> TOP\$5,000	0% pa
TOP\$5,001- TOP\$10,000	0.05% pa
TOP\$10,001 – TOP\$25,000	0.15% pa
TOP\$25,001- TOP\$50,000	0.25% pa
TOP\$50,001+	0.50% pa

*ILR currently 9.65%

**Interest calculated daily and paid monthly into the account

** BSP reserves the right to vary its interest rates at any time upon 30 days' notice

Plus Saver Account **	
TOP\$0 - \$1000	0.50%pa
TOP\$1,001	1.00% pa
Plus 2% bonus interest is paid on account if there is no withdrawal and at least 1 deposit per month	

Term Deposits TOP1,000 < TOP200,000	
1 month	1.00% pa
3 months	1.25% pa
6 months	1.50% pa
9 months	1.50% pa
12 months	1.85% pa
24 months	1.85% pa
36 months	2.00% pa
48 months	2.50% pa
60 months	3.00% pa

All rates current as of 01st October 2019. For more information, please talk to our staff. Term deposit rates >\$200k are available on request.