



For further information please phone  
20800  
or  
Ask for details at any branch of the Bank of  
South Pacific Tonga Limited

## Interest Rates

Effective 06<sup>th</sup> September 2021

## INTEREST RATE DESCRIPTION

- Lending Accounts

Loan Product	Interest Rate
Personal Loan Secured – including Personal Asset Loan	12.30% p.a *
Personal Loan Unsecured	13.00% p.a *
Home Loan	7.15% p.a
Home Loan (LPS) (No longer offered)	7.90% p.a
Personal Property Investment Loan	7.95% p.a
Tailored Business Loan	Base Lending Rate (BLR) 9.65% p.a + risk margin 0–7%
Commercial Property Loan	Base Lending Rate (BLR) 9.65% p.a + risk margin 0–7%
SME's Smart Business Loan	15.00% p.a
Business Overdraft	Base Lending Rate (BLR) 9.65% p.a + risk margin 0–7%
Unarranged & Temporary Overdraft	18.00% p.a
Trade Finance	8.00% p.a

\* No change to loans settled before 06<sup>th</sup> September 2021.

## INTEREST RATE DESCRIPTION

- Demand Deposit Accounts

Deposit Product	Interest Rate
<b>Plus Saver Account</b> Amount <\$200 Amount \$200 – \$999 Amount >\$1,000 <i>Additional 1.0% bonus interest applies if no withdrawal and at least 1 deposit made per month</i>	0.00% p.a 0.50% p.a 1.00% p.a
<b>Pacific Package Account</b> Amount <\$200 Amount \$200 – \$999 Amount >\$1,000	0.00% p.a 0.25% p.a 0.50% p.a
<b>Kids &amp; Student Account</b> Amount <\$200 Amount \$200 – \$999 Amount >\$1,000	0.00% p.a 0.50% p.a 1.00% p.a
<b>Business Cheque Bearing Interest Account</b> Amount <\$10,000 Amount \$10,000 – \$24,999 Amount \$25,000 – \$49,999 Amount >\$50,000	0.00% p.a 0.05% p.a 0.15% p.a 0.25% p.a
<b>Personal Cheque Bearing Interest Interest</b> Any amount	0.50% p.a calculated daily and paid monthly
<b>Group Saving Account</b> Any amount	0.50% p.a

BSP reserves the right to vary its interest rate at any time.

**BSP Classification:** Public

## INTEREST RATE DESCRIPTION

- Term Deposit Accounts

Term	Retail Term Deposit <i>TOP\$1K to TOP\$200K</i>
01 month	0.50% p.a
03 months	0.75% p.a
06 months	1.00% p.a
09 months	1.00% p.a
12 months	1.25% p.a
24 months	1.30% p.a

- Term Deposit rates > T\$200K & over 24 months are available upon request.

Bank of South Pacific Tonga Limited reserves the right to vary its interest rates at any time. A notice of 30 days will be provided for any change to existing interest rates or products.