

Bidvest Bank Deposit Rates



Rates are effective as at 28 November 2018



Call Deposits

Interest Rates Per Annum | Payable Monthly

R1 000 – R24 999	3.45%
R25 000 – R49 999	5.15%
R50 000 – R99 999	5.25%
R100 000 – R249 999	5.35%
R250 000 – R499 999	5.75%
R500 000 – R999 999	5.85%

Bidvest Bank Account™ Rates (Individuals Only)

R50 – R10 000	0.33%
R10 001 – R25 000	1.45%
R25 001 – R50 000	3.40%
R50 001 – R250 000	3.60%
R250 000 upwards	4.50%

Fixed Deposits (R10 000 or more)

Months	Payable Monthly	Payable End of Term
2 Months	7.17%	7.30%
3 Months	7.25%	7.43%
4 Months	7.42%	7.63%
5 Months	7.50%	7.73%
6 Months	7.65%	7.90%
7 Months	7.74%	8.00%
8 Months	7.80%	8.08%
9 Months	7.89%	8.18%
10 Months	8.12%	8.43%
11 Months	8.21%	8.53%
12 Months	8.37%	8.70%
Pensioner Rate <small>12-month Fixed Deposit only</small>	8.56%*	8.90%*

*The pensioner rate is applicable to customers aged 55 and older on a 12-month Fixed Deposit only.

Notice Deposits (Corporates & individuals)

Notice Deposits | From R5 000 – R10 000 000

41 Day	61 Day	91 Day	121 Day
7.10%	7.20%	7.30%	7.40%

Notice Deposits (Individuals Only)

Notice Deposits | From R5 000 – R10 000 000

6 Months	9 Months	12 Months
7.60%	7.80%	8.10%

Customer Foreign Currency (CFC) and Foreign Currency (FCA) Accounts

USD	EUR	GBP	AUD
1.35%	0.00%	0.60%	1.00%

Business Account Credit Interest Rates

R0 – R25 000	1.00%
R25 001 – R50 000	1.50%
R50 001 – R100 000	2.50%
R100 001 upwards	3.00%



Rates on Fixed Deposits or Notice Deposits above R10 million will be considered on application only. Bidvest Bank has a Moody's Rating of Aa2.za/P-1.za. For further information regarding our audited financial statements, please visit www.bidvestbank.co.za