



# Indicative interest rates

This document provides indicative rates effective from 15 January 2025. These are subject to change and Nedbank Private Wealth will confirm the rate you receive based on confirmation of the receipt of money/renewal of the investment. All interest rates are quoted on a per annum basis.

We offer a range of fixed deposit and notice deposit accounts. Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Fixed deposit accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>1 Month</b>					
R5 000 – R24 999					6.85%
R25 000 – R249 999					7.05%
R250 000 – R999 999					7.25%
R1 000 000 – R99 999 999					7.45%
<b>2 Months</b>					
R5 000 – R24 999	6.85%				6.86%
R25 000 – R249 999	7.05%				7.07%
R250 000 – R999 999	7.25%				7.27%
R1 000 000 – R99 999 999	7.45%				7.47%
<b>3 – 5 Months</b>					
R5 000 – R24 999	6.90%				6.93%
R25 000 – R249 999	7.40%				7.44%
R250 000 – R999 999	7.50%				7.54%
R1 000 000 – R99 999 999	7.60%				7.64%
<b>6 Months</b>					
R5 000 – R24 999	7.20%	7.24%			7.30%
R25 000 – R249 999	7.70%	7.74%			7.82%
R250 000 – R999 999	7.80%	7.85%			7.92%
R1 000 000 – R99 999 999	7.85%	7.90%			7.97%
<b>7 – 8 Months</b>					
R5 000 – R24 999	7.20%	7.24%	7.30%		7.33%
R25 000 – R249 999	7.70%	7.74%	7.82%		7.84%
R250 000 – R999 999	7.80%	7.85%	7.92%		7.95%
R1 000 000 – R99 999 999	7.85%	7.90%	7.97%		8.00%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Fixed deposit accounts (continued)

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>9 – 11 Months</b>						
R5 000 – R24 999	7.20%	7.24%	7.30%			7.37%
R25 000 – R249 999	7.70%	7.74%	7.82%			7.90%
R250 000 – R999 999	7.80%	7.85%	7.92%			8.00%
R1 000 000 – R99 999 999	7.85%	7.90%	7.97%			8.05%
<b>12 Months</b>						
R5 000 – R24 999	7.60%	7.64%	7.72%			7.87%
R25 000 – R249 999	7.75%	7.80%	7.87%			8.03%
R250 000 – R999 999	7.85%	7.90%	7.97%			8.13%
R1 000 000 – R99 999 999	7.95%	8.00%	8.08%			8.24%
<b>13 – 17 Months</b>						
R5 000 – R24 999	7.60%	7.64%	7.72%	7.87%		7.89%
R25 000 – R249 999	7.75%	7.80%	7.87%	8.03%		8.05%
R250 000 – R999 999	7.85%	7.90%	7.97%	8.13%		8.16%
R1 000 000 – R99 999 999	7.95%	8.00%	8.08%	8.24%		8.27%
<b>18 Months</b>						
R5 000 – R24 999	7.60%	7.64%	7.72%	7.87%		8.02%
R25 000 – R249 999	7.80%	7.85%	7.92%	8.08%		8.24%
R250 000 – R999 999	7.90%	7.95%	8.03%	8.19%		8.35%
R1 000 000 – R99 999 999	7.95%	8.00%	8.08%	8.24%		8.41%
<b>24 Months</b>						
R5 000 – R24 999	7.65%	7.69%	7.77%	7.92%		8.23%
R25 000 – R249 999	7.85%	7.90%	7.97%	8.13%		8.46%
R250 000 – R999 999	7.95%	8.00%	8.08%	8.24%		8.58%
R1 000 000 – R99 999 999	8.00%	8.05%	8.13%	8.29%		8.64%
<b>36 Months</b>						
R5 000 – R24 999	7.70%	7.74%	7.82%	7.97%		8.63%
R25 000 – R249 999	7.90%	7.95%	8.03%	8.19%		8.88%
R250 000 – R999 999	8.00%	8.05%	8.13%	8.29%		9.00%
R1 000 000 – R99 999 999	8.05%	8.10%	8.18%	8.35%		9.07%
<b>60 Months</b>						
R5 000 – R24 999	7.75%	7.80%	7.87%	8.03%		9.42%
R25 000 – R249 999	8.25%	8.30%	8.39%	8.56%		10.16%
R250 000 – R999 999	8.35%	8.40%	8.49%	8.67%		10.31%
R1 000 000 – R99 999 999	8.45%	8.50%	8.60%	8.78%		10.47%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Electronic fixed deposit accounts

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>1 Month</b>						
R1 000 – R24 999						7.10%
R25 000 – R249 999						7.30%
R250 000 – R999 999						7.40%
R1 000 000 – R99 999 999						7.50%
<b>2 Months</b>						
R1 000 – R24 999	7.10%					7.12%
R25 000 – R249 999	7.30%					7.32%
R250 000 – R999 999	7.40%					7.42%
R1 000 000 – R99 999 999	7.50%					7.52%
<b>3 – 5 Months</b>						
R1 000 – R24 999	7.30%					7.34%
R25 000 – R249 999	7.50%					7.54%
R250 000 – R999 999	7.60%					7.64%
R1 000 000 – R99 999 999	7.70%					7.74%
<b>6 Months</b>						
R1 000 – R24 999	7.60%	7.64%				7.72%
R25 000 – R249 999	7.80%	7.85%				7.92%
R250 000 – R999 999	7.90%	7.95%				8.03%
R1 000 000 – R99 999 999	7.95%	8.00%				8.08%
<b>7 – 8 Months</b>						
R1 000 – R24 999	7.60%	7.64%	7.72%			7.74%
R25 000 – R249 999	7.80%	7.85%	7.92%			7.95%
R250 000 – R999 999	7.90%	7.95%	8.03%			8.05%
R1 000 000 – R99 999 999	7.95%	8.00%	8.08%			8.10%
<b>9 – 11 Months</b>						
R1 000 – R24 999	7.60%	7.64%	7.72%			7.79%
R25 000 – R249 999	7.80%	7.85%	7.92%			8.00%
R250 000 – R999 999	7.90%	7.95%	8.03%			8.11%
R1 000 000 – R99 999 999	7.95%	8.00%	8.08%			8.16%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Electronic fixed deposit accounts (continued)

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>12 Months</b>						
R1 000 – R24 999	7.75%	7.80%	7.87%			8.03%
R25 000 – R249 999	7.95%	8.00%	8.08%			8.24%
R250 000 – R999 999	8.05%	8.10%	8.18%			8.35%
R1 000 000 – R99 999 999	8.10%	8.15%	8.23%			8.40%
<b>13 – 17 Months</b>						
R1 000 – R24 999	7.75%	7.80%	7.87%	8.03%		8.05%
R25 000 – R249 999	7.95%	8.00%	8.08%	8.24%		8.27%
R250 000 – R999 999	8.05%	8.10%	8.18%	8.35%		8.38%
R1 000 000 – R99 999 999	8.10%	8.15%	8.23%	8.40%		8.43%
<b>18 Months</b>						
R1 000 – R24 999	7.70%	7.74%	7.82%	7.97%		8.13%
R25 000 – R249 999	7.90%	7.95%	8.03%	8.19%		8.35%
R250 000 – R999 999	8.00%	8.05%	8.13%	8.29%		8.46%
R1 000 000 – R99 999 999	8.05%	8.10%	8.18%	8.35%		8.52%
<b>24 Months</b>						
R1 000 – R24 999	7.75%	7.80%	7.87%	8.03%		8.35%
R25 000 – R249 999	7.95%	8.00%	8.08%	8.24%		8.58%
R250 000 – R999 999	8.05%	8.10%	8.18%	8.35%		8.70%
R1 000 000 – R99 999 999	8.10%	8.15%	8.23%	8.40%		8.76%
<b>36 Months</b>						
R1 000 – R24 999	7.80%	7.85%	7.92%	8.08%		8.75%
R25 000 – R249 999	8.00%	8.05%	8.13%	8.29%		9.00%
R250 000 – R999 999	8.10%	8.15%	8.23%	8.40%		9.13%
R1 000 000 – R99 999 999	8.15%	8.20%	8.28%	8.46%		9.19%
<b>60 Months</b>						
R1 000 – R24 999	8.15%	8.20%	8.28%	8.46%		10.01%
R25 000 – R249 999	8.35%	8.40%	8.49%	8.67%		10.31%
R250 000 – R999 999	8.45%	8.50%	8.60%	8.78%		10.47%
R1 000 000 – R99 999 999	8.55%	8.61%	8.70%	8.89%		10.62%

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Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	Easy Access Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Easy Access accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>12 Months</b>					
<b>R25 000 – R249 999</b>	5.90%	5.92%	5.97%		6.06%
<b>R250 000 – R999 999</b>	7.10%	7.14%	7.20%		7.33%
<b>R1 000 000 – R99 999 999</b>	7.25%	7.29%	7.36%		7.49%

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Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## OptimumPlus accounts

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>1 Month</b>						
R5 000 – R24 999						7.00%
R25 000 – R249 999						7.50%
R250 000 – R999 999						7.60%
R1 000 000 – R99 999 999						7.70%
<b>2 Months</b>						
R5 000 – R24 999	7.00%					7.02%
R25 000 – R249 999	7.50%					7.52%
R250 000 – R999 999	7.60%					7.62%
R1 000 000 – R99 999 999	7.70%					7.72%
<b>3 – 5 Months</b>						
R5 000 – R24 999	7.00%					7.04%
R25 000 – R249 999	7.50%					7.54%
R250 000 – R999 999	7.60%					7.64%
R1 000 000 – R99 999 999	7.70%					7.74%
<b>6 Months</b>						
R5 000 – R24 999	7.30%	7.34%				7.41%
R25 000 – R249 999	7.80%	7.85%				7.92%
R250 000 – R999 999	7.90%	7.95%				8.03%
R1 000 000 – R99 999 999	8.00%	8.05%				8.13%
<b>7 – 8 Months</b>						
R5 000 – R24 999	7.30%	7.34%	7.41%			7.43%
R25 000 – R249 999	7.80%	7.85%	7.92%			7.95%
R250 000 – R999 999	7.90%	7.95%	8.03%			8.05%
R1 000 000 – R99 999 999	8.00%	8.05%	8.13%			8.16%
<b>9 – 11 Months</b>						
R5 000 – R24 999	7.30%	7.34%	7.41%			7.48%
R25 000 – R249 999	7.80%	7.85%	7.92%			8.00%
R250 000 – R999 999	7.90%	7.95%	8.03%			8.11%
R1 000 000 – R99 999 999	8.00%	8.05%	8.13%			8.21%

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Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## OptimumPlus accounts (continued)

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>12 Months</b>					
R5 000 – R24 999	7.60%	7.64%	7.72%		7.87%
R25 000 – R249 999	7.80%	7.85%	7.92%		8.08%
R250 000 – R999 999	7.90%	7.95%	8.03%		8.19%
R1 000 000 – R99 999 999	8.00%	8.05%	8.13%		8.29%
<b>13 – 17 Months</b>					
R5 000 – R24 999	7.60%	7.64%	7.72%	7.87%	7.89%
R25 000 – R249 999	7.80%	7.85%	7.92%	8.08%	8.11%
R250 000 – R999 999	7.90%	7.95%	8.03%	8.19%	8.21%
R1 000 000 – R99 999 999	8.00%	8.05%	8.13%	8.29%	8.32%
<b>18 Months</b>					
R5 000 – R24 999	7.40%	7.44%	7.51%	7.65%	7.80%
R25 000 – R249 999	7.90%	7.95%	8.03%	8.19%	8.35%
R250 000 – R999 999	8.00%	8.05%	8.13%	8.29%	8.46%
R1 000 000 – R99 999 999	8.10%	8.15%	8.23%	8.40%	8.58%
<b>24 Months</b>					
R5 000 – R24 999	7.45%	7.49%	7.56%	7.70%	8.00%
R25 000 – R249 999	7.95%	8.00%	8.08%	8.24%	8.58%
R250 000 – R999 999	8.05%	8.10%	8.18%	8.35%	8.70%
R1 000 000 – R99 999 999	8.15%	8.20%	8.28%	8.46%	8.81%
<b>36 Months</b>					
R5 000 – R24 999	7.50%	7.54%	7.61%	7.76%	8.38%
R25 000 – R249 999	8.00%	8.05%	8.13%	8.29%	9.00%
R250 000 – R999 999	8.10%	8.15%	8.23%	8.40%	9.13%
R1 000 000 – R99 999 999	8.20%	8.25%	8.34%	8.51%	9.26%
<b>60 Months</b>					
R5 000 – R24 999	8.65%	8.71%	8.80%	9.00%	10.77%
R25 000 – R249 999	8.75%	8.81%	8.91%	9.10%	10.92%
R250 000 – R999 999	8.80%	8.86%	8.96%	9.16%	11.00%
R1 000 000 – R99 999 999	9.00%	9.06%	9.17%	9.38%	11.31%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Electronic OptimumPlus accounts

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>1 Month</b>						
R1 000 – R24 999						7.40%
R25 000 – R249 999						7.60%
R250 000 – R999 999						7.70%
R1 000 000 – R99 999 999						7.80%
<b>2 Months</b>						
R1 000 – R24 999	7.40%					7.42%
R25 000 – R249 999	7.60%					7.62%
R250 000 – R999 999	7.70%					7.72%
R1 000 000 – R99 999 999	7.80%					7.82%
<b>3 – 5 Months</b>						
R1 000 – R24 999	7.40%					7.44%
R25 000 – R249 999	7.60%					7.64%
R250 000 – R999 999	7.70%					7.74%
R1 000 000 – R99 999 999	7.80%					7.85%
<b>6 Months</b>						
R1 000 – R24 999	7.65%	7.69%				7.77%
R25 000 – R249 999	7.85%	7.90%				7.97%
R250 000 – R999 999	7.95%	8.00%				8.08%
R1 000 000 – R99 999 999	8.05%	8.10%				8.18%
<b>7 – 8 Months</b>						
R1 000 – R24 999	7.65%	7.69%	7.77%			7.79%
R25 000 – R249 999	7.85%	7.90%	7.97%			8.00%
R250 000 – R999 999	7.95%	8.00%	8.08%			8.10%
R1 000 000 – R99 999 999	8.05%	8.10%	8.18%			8.21%
<b>9 – 11 Months</b>						
R1 000 – R24 999	7.65%	7.69%	7.77%			7.84%
R25 000 – R249 999	7.85%	7.90%	7.97%			8.05%
R250 000 – R999 999	7.95%	8.00%	8.08%			8.16%
R1 000 000 – R99 999 999	8.05%	8.10%	8.18%			8.26%



Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Electronic OptimumPlus accounts (continued)

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>12 Months</b>					
R1 000 – R24 999	7.80%	7.85%	7.92%		8.08%
R25 000 – R249 999	8.00%	8.05%	8.13%		8.29%
R250 000 – R999 999	8.20%	8.25%	8.34%		8.51%
R1 000 000 – R99 999 999	8.30%	8.35%	8.44%		8.62%
<b>13 – 17 Months</b>					
R1 000 – R24 999	7.80%	7.85%	7.92%	8.08%	8.11%
R25 000 – R249 999	8.00%	8.05%	8.13%	8.29%	8.32%
R250 000 – R999 999	8.20%	8.25%	8.34%	8.51%	8.54%
R1 000 000 – R99 999 999	8.30%	8.35%	8.44%	8.62%	8.65%
<b>18 Months</b>					
R1 000 – R24 999	7.80%	7.85%	7.92%	8.08%	8.24%
R25 000 – R249 999	8.00%	8.05%	8.13%	8.29%	8.46%
R250 000 – R999 999	8.10%	8.15%	8.23%	8.40%	8.58%
R1 000 000 – R99 999 999	8.20%	8.25%	8.34%	8.51%	8.69%
<b>24 Months</b>					
R1 000 – R24 999	7.85%	7.90%	7.97%	8.13%	8.46%
R25 000 – R249 999	8.05%	8.10%	8.18%	8.35%	8.70%
R250 000 – R999 999	8.15%	8.20%	8.28%	8.46%	8.81%
R1 000 000 – R99 999 999	8.25%	8.30%	8.39%	8.56%	8.93%
<b>36 Months</b>					
R1 000 – R24 999	7.90%	7.95%	8.03%	8.19%	8.88%
R25 000 – R249 999	8.10%	8.15%	8.23%	8.40%	9.13%
R250 000 – R999 999	8.20%	8.25%	8.34%	8.51%	9.26%
R1 000 000 – R99 999 999	8.30%	8.35%	8.44%	8.62%	9.38%
<b>60 Months</b>					
R1 000 – R24 999	8.85%	8.91%	9.01%	9.21%	11.08%
R25 000 – R249 999	8.95%	9.01%	9.11%	9.32%	11.23%
R250 000 – R999 999	9.00%	9.06%	9.17%	9.38%	11.31%
R1 000 000 – R99 999 999	9.15%	9.21%	9.32%	9.54%	11.54%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	Easy Access Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

### Tax-Free Fixed Deposit accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>12 Months</b>					
<b>R1 000 – R24 999</b>	8.05%	8.10%	8.18%		8.35%
<b>R25 000 – R249 999</b>	8.25%	8.30%	8.39%		8.56%
<b>R250 000 – R999 999</b>	8.25%	8.30%	8.39%		8.56%
<b>R1 000 000 – R99 999 999</b>	8.25%	8.30%	8.39%		8.56%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Platinum Fixed Deposit

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
<b>1 Month</b>						
R100 000 – R249 999						7.70%
R250 000 +						7.80%
<b>2 Months</b>						
R100 000 – R249 999	7.70%					7.72%
R250 000 +	7.80%					7.82%
<b>3 – 5 Months</b>						
R100 000 – R249 999	7.70%					7.74%
R250 000 +	7.80%					7.85%
<b>6 Months</b>						
R100 000 – R249 999	7.95%	8.00%				8.08%
R250 000 +	8.05%	8.10%				8.18%
<b>7 – 8 Months</b>						
R100 000 – R249 999	7.95%	8.00%	8.08%			8.10%
R250 000 +	8.05%	8.10%	8.18%			8.21%
<b>9 – 11 Months</b>						
R100 000 – R249 999	7.95%	8.00%	8.08%			8.16%
R250 000 +	8.05%	8.10%	8.18%			8.26%
<b>12 Months</b>						
R100 000 – R249 999	8.20%	8.25%	8.34%			8.51%
R250 000 +	8.30%	8.35%	8.44%			8.62%
<b>13 – 17 Months</b>						
R100 000 – R249 999	8.20%	8.25%	8.34%	8.51%		8.54%
R250 000 +	8.30%	8.35%	8.44%	8.62%		8.65%
<b>18 Months</b>						
R100 000 – R249 999	8.00%	8.05%	8.13%	8.29%		8.46%
R250 000 +	8.20%	8.25%	8.34%	8.51%		8.69%
<b>24 Months</b>						
R100 000 – R249 999	8.05%	8.10%	8.18%	8.35%		8.70%
R250 000 +	8.25%	8.30%	8.39%	8.56%		8.93%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

### Platinum Fixed Deposit (continued)

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
<b>36 Months</b>					
R100 000 – R249 999	8.10%	8.15%	8.23%	8.40%	9.13%
R250 000 +	8.30%	8.35%	8.44%	8.62%	9.38%
<b>60 Months</b>					
R100 000 – R249 999	9.00%	9.06%	9.17%	9.38%	11.31%
R250 000 +	9.15%	9.21%	9.32%	9.54%	11.54%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Notice deposit accounts

Balance	Nominal	
<b>JustInvest</b>		
	Normal rates once the campaign ends	Campaign rates valid until the 31 <sup>st</sup> March 2025*
< R2 500	6.00%	6.55%
R2 500 – R24 999	6.50%	7.05%
R25 000 – R49 999	6.75%	7.20%
R50 000 – R99 999	7.20%	7.30%
R100 000 – R249 999	7.30%	8.00%
R250 000 – R499 999	7.40%	8.25%
R500 000 – R999 999	7.40%	8.25%
R1 million +	7.75%	8.25%
<b>MoneyTrader</b>		
< R50 000	0.00%	
R50 000 – R99 999	7.70%	
R100 000 – R249 999	7.70%	
R250 000 – R499 999	7.70%	
R500 000 – R999 999	7.70%	
R1 million +	7.70%	
<b>32 Day Notice</b>		
< R2 500	6.45%	
R2 500 – R24 999	6.95%	
R25 000 – R49 999	7.10%	
R50 000 – R99 999	7.25%	
R100 000 – R249 999	7.70%	
R250 000 +	7.80%	
<b>Electronic 32 Day</b>		
< R2 500	6.45%	
R2 500 – R24 999	6.95%	
R25 000 – R49 999	7.20%	
R50 000 – R99 999	7.30%	
R100 000 – R249 999	7.95%	
R250 000 – R499 999	8.25%	
R500 000 +	8.30%	

\* Clients will only receive the campaign rate for three months from the date of opening, after which the rate will revert back to the nominal rate.

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts			
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts	
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts	Platinum Fixed Deposit

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day	Tax-Free Savings Account	Platinum Invest

## Notice deposit accounts

Balance	Nominal	
<b>Tax-Free Savings Account</b>		
< R2 500	6.00%	
R2 500 – R24 999	6.75%	
R25 000 – R49 999	6.75%	
R50 000 – R99 999	7.25%	
R100 000 – R249 999	7.50%	
R250 000 +	7.75%	
<b>Platinum Invest</b>		
	<b>Normal rates once the campaign ends</b>	<b>Campaign rates valid until the 31<sup>st</sup> March 2025*</b>
< R2 500	6.00%	6.55%
R2 500 – R24 999	6.50%	7.05%
R25 000 – R49 999	6.75%	7.20%
R50 000 – R99 999	7.25%	7.30%
R100 000 – R249 999	7.40%	8.00%
R250 000 – R499 999	7.45%	8.25%
R500 000 – R999 999	7.50%	8.25%
R1 million +	7.75%	8.35%

\* Clients will only receive the campaign rate for three months from the date of opening, after which the rate will revert back to the nominal rate.

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