

# Bank South Pacific (Samoa) Limited

Published Rates

Product Description	Type	Indicator Rates
<b>LOAN PRODUCTS</b>		
<b>PERSONAL</b>		
Personal Asset Loan (Secured)	Variable	12.40%
Personal Loan (Unsecured)	Variable	14.45%
<b>HOME LOANS</b>		
Home Loan - Mortgage	Variable	7.25%
Residential Investment Property Loan	Variable	7.25%
<b>PROFESSIONAL LOAN PACKAGE</b>		
Home Loan Professional	Fixed (1yr)	6.50%
	Variable	6.75%
Residential Investment Property Loan	Fixed (1yr)	6.50%
	Variable	6.75%
Personal Asset Loan (Secured)	Variable	10.40%
Personal Loan (Unsecured)	Variable	12.40%
<b>BUSINESS LENDING</b>		
Tailored Business Loans & Overdrafts	Variable	7.95%
<b>FOREIGN CURRENCY LENDING</b>		
Tailored Business Loans & Overdrafts	Variable	6.15%
<i>Note: BSP lending criteria, term, conditions and fees apply. Variable rates are subject to +/- margins.</i>		
<b>TERM DEPOSIT AND SAVINGS PRODUCTS</b>		
<b>TERM DEPOSITS BETWEEN \$1,000 - \$200,000</b>		
1-2 months	1.25%	
3-5 months	1.50%	
6 -11 months	2.00%	
12 months	2.50%	
>12 months	Rate on application	
<b>SAVINGS ACCOUNTS</b>		
Passbook Savings	1.50%	
Kids Savings	4% (1% base interest rate plus 3% bonus)	
Plus Saver	2.50% (1% base interest rate plus 1.50% bonus)	
Pacific Package Account	1.00%	
Premium Electronic Account	1.00%	
<i>Note: Bonus interest is earned if no withdrawals have been made and at least one deposit of any amount has been made before the last day of the month.</i>		
<b>BUSINESS TRANSACTION ACCOUNT</b>		
Cash Management account	Tier 1	1.00%
	Tier 2	1.50%
	Tier 3	2.00%

*Note: Interest is calculated on a monthly minimum balance of WST\$100,000 and over to be paid into the account at the end of each month. Rates are current from 31st January 2025 and may be subject to change.*