

FIXED DEPOSIT INTEREST RATES

	3 months	6 months	12 months
Effective date : 2/11/1998			
Any amount	8.00	8.00	8.00

	3 months	6 months	12 months	SA
Effective date : 26/10/1998				
Any amount	8.50	8.50	8.50	4.5

	3 months	6 months	12 months
Effective date : 12/10/1998			
Any amount	8.75	8.75	9.00

	3 months	6 months	12 months
Effective date : 05/10/1998			
Any amount	9.50	9.50	9.75

	3 months	6 months	12 months
Effective date : 28/9/1998			
Any amount	10.50	10.50	10.50

	3 months	6 months	12 months
Effective date : 21/9/1998			
Any amount	11.50	11.00	11.00

	3 months	6 months	12 months
Effective date : 14/9/1998			
Any amount	12.00	11.50	11.00

	3 months	6 months	12 months	
Effective date : 7/9/1998				
<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>

(4)

0	1,000,000	12.50	12.50	12.00
1,000,000	3,000,000	13.00	12.50	12.00
3,000,000	5,000,000	13.25	12.50	12.00
above 5,000,000		13.50	12.50	12.00

3 months 6 months 12 months

Effective date : 31/8/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	1,000,000	13.00	13.00	12.50
1,000,000	3,000,000	13.50	13.00	12.50
3,000,000	5,000,000	13.75	13.00	12.50
above 5,000,000		14.00	13.00	12.50

3 months 6 months 12 months

Effective date : 24/8/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	1,000,000	13.50	13.00	12.50
1,000,000	3,000,000	14.00	13.00	12.50
3,000,000	5,000,000	14.25	13.00	12.50
above 5,000,000		14.50	13.00	12.50

3 months 6 months 12 months

Effective date : 17/8/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	14.00	13.50	13.00
500,000	1,000,000	14.25	13.50	13.00
above 1,000,000		14.75	13.50	13.00

3 months 6 months 12 months

Effective date : 10/8/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	14.00	14.00	13.00
500,000	1,000,000	14.50	14.00	13.00
1,000,000	10,000,000	15.00	14.00	13.00

above 10,000,000 15.25 14.00 13.00

3 months 6 months 12 months

Effective date : 3/8/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	14.00	14.25	12.00
500,000	1,000,000	14.50	14.25	12.50
1,000,000	5,000,000	15.00	14.50	13.00
5,000,000	10,000,000	15.25	14.50	13.25
10,000,000	above 10,000,000	15.25	14.50	13.50

3 months 6 months 12 months

Effective date : 24/7/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	14.00	14.25	12.00
500,000	1,000,000	14.50	14.75	12.50
1,000,000	5,000,000	15.00	15.00	13.00
5,000,000	10,000,000	15.25	15.00	13.25
10,000,000	above 10,000,000	15.50	15.00	13.50

Effective date : 14/7/1998

EPF F/D for any amount @ 13.0 % p.a.

Effective date : 24/4/1998

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	14.00	14.25	12.00
500,000	1,000,000	14.50	14.75	12.50
1,000,000	5,000,000	15.00	15.25	13.00
5,000,000	10,000,000	15.25	15.50	13.25
10,000,000	above 10,000,000	15.50	15.75	13.50

Effective date : 12/2/1998

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	13.00	11.25	11.25
500,000	5,000,000	13.50	11.50	11.50

5,000,000	10,000,000	13.75	11.50	11.50
10,000,000	above 10,000,000	14.00	11.50	11.50

Effective date : 26/12/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	13.00	11.25	11.25
500,000	above 500,000	13.50	11.50	11.50

Effective date : 3/12/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	12.50	10.75	10.75
500,000	above 500,000	13.00	11.00	11.00

Effective date : 13/11/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	12.00	10.25	10.25
500,000	5,000,000	12.50	10.75	10.75
5,000,000	above 5,000,000	12.50	11.00	11.00

Effective date : 3/10/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	11.00	10.25	10.25
500,000	5,000,000	11.50	10.75	10.75
5,000,000	15,000,000	12.00	11.00	11.00
15,000,000	above 15,000,000	12.50	11.00	11.00

Effective date : 17/7/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	11.00	10.25	10.25
500,000	5,000,000	11.50	10.75	10.75
5,000,000	above 5,000,000	12.00	11.00	11.00

Effective date : 9/7/1997

3 months 6 months 12 months

<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
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0	500,000	10.75	10.25	10.25
500,000	5,000,000	11.25	10.75	10.75
5,000,000	10,000,000	11.50	11.00	11.00
10,000,000	above 10,000,000	11.75	11.25	11.25

Effective date : 2/6/1997

		3 months	6 months	12 months
<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	9.75	9.25	9.25
500,000	5,000,000	10.25	9.75	9.75
5,000,000	10,000,000	10.50	10.00	10.00
10,000,000	above 10,000,000	10.75	10.25	10.25

Effective date : 1/8/1996

		3 months	6 months	12 months
<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	10.00	9.75	9.75
500,000	5,000,000	10.50	10.25	10.25
5,000,000	10,000,000	10.75	10.50	10.50
10,000,000	above 10,000,000	11.00	10.75	10.75

Effective date : 20/4/1996

		3 months	6 months	12 months
<u>Above</u>	<u>To amount less than</u>	<u>Interest Rate</u>	<u>Interest Rate</u>	<u>Interest Rate</u>
0	500,000	10.50	10.25	10.25
500,000	5,000,000	11.00	10.75	10.75
5,000,000	10,000,000	11.25	11.00	11.00
10,000,000	above 10,000,000	11.50	11.25	11.25