

South Africa's






FIXED DEPOSITS GUIDE



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Best 3 Month Fixed Deposit Rates

Estimated Earnings for R 10 000
over three months

1	 African Bank	3 months Term	7.71 % Effective Rate	R 187
2	 Discovery Bank	3 months Term	7.06 % Effective Rate	R 172
3	 Sasfin	3 months Term	6.81 % Effective Rate	R 166
4	 FNB	3 months Term	6.54 % Effective Rate	R 160
5	 Nedbank	3 months Term	6.32 % Effective Rate	R 154






Best 6 Month Fixed Deposit Rates

Estimated Earnings for R 10 000
over six months

1	 African Bank	6 months Term	8.14 % Effective Rate	R 399
2	 Sasfin	6 months Term	7.43 % Effective Rate	R 365
3	 Capitec	6 months Term	7.12 % Effective Rate	R 350
4	 Discovery Bank	6 months Term	7.11 % Effective Rate	R 349
5	 FNB	6 months Term	6.91 % Effective Rate	R 340




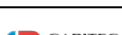

Best 12 Month Fixed Deposit Rates

Estimated Earnings for R 10 000
over twelve months

1	 African Bank	12 months Term	8.6 % Effective Rate	R 860
2	 Sasfin	12 months Term	8.2 % Effective Rate	R 820
3	 Discovery Bank	12 months Term	7.48 % Effective Rate	R 748
4	 Capitec	12 months Term	7.44 % Effective Rate	R 744
5	 Nedbank	12 months Term	7.33 % Effective Rate	R 733






Best 24 Month Fixed Deposit Rates

Estimated Earnings for R 10 000
over 24 months

1	 African Bank	24 months Term	9 % Effective Rate	R 1 881
2	 SA Retail Bonds	24 months Term	7.64 % Effective Rate	R 1 586
3	 Discovery Bank	24 months Term	7.58 % Effective Rate	R 1 573
4	 Capitec	24 months Term	7.55 % Effective Rate	R 1 567
5	 FNB	24 months Term	7.23 % Effective Rate	R 1 498

Best 60 Month Fixed Deposit Rates

Estimated Earnings for R 10 000
over 60 months

1	 African Bank	60 months Term	10.76 % Effective Rate	R 6 669
2	 SA Retail Bonds	60 months Term	8.68 % Effective Rate	R 5 162
3	 Capitec	60 months Term	8.19 % Effective Rate	R 4 823
4	 FNB	60 months Term	7.71 % Effective Rate	R 4 497
5	 Standard Bank	60 months Term	7.66 % Effective Rate	R 4 463

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