

# FIXED DEPOSITS GUIDE








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## Best 3 Month Fixed Deposit Rates

Estimated Earnings for R 10 000  
over three months

1	 <b>African Bank</b>	3 months Term	7.71 % Effective Rate	<b>R 187</b>
2	 <b>Discovery Bank</b>	3 months Term	7.06 % Effective Rate	<b>R 172</b>
3	 <b>Sasfin</b>	3 months Term	6.81 % Effective Rate	<b>R 166</b>
4	 <b>FNB</b>	3 months Term	6.75 % Effective Rate	<b>R 165</b>
5	 <b>Nedbank</b>	3 months Term	6.32 % Effective Rate	<b>R 154</b>






## Best 6 Month Fixed Deposit Rates

Estimated Earnings for R 10 000  
over six months

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





## Best 12 Month Fixed Deposit Rates

Estimated Earnings for R 10 000  
over twelve months

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





## Best 24 Month Fixed Deposit Rates

Estimated Earnings for R 10 000  
over 24 months

1	 <b>African Bank</b>	<b>24 months</b> Term	<b>9 %</b> Effective Rate	<b>R 1 881</b>
2	<b>SA Retail Bonds</b>	<b>24 months</b> Term	<b>7.64 %</b> Effective Rate	<b>R 1 586</b>
3	 <b>Discovery Bank</b>	<b>24 months</b> Term	<b>7.58 %</b> Effective Rate	<b>R 1 573</b>
4	 <b>Capitec</b>	<b>24 months</b> Term	<b>7.55 %</b> Effective Rate	<b>R 1 567</b>
5	 <b>FNB</b>	<b>24 months</b> Term	<b>7.44 %</b> Effective Rate	<b>R 1 543</b>

# Best 60 Month Fixed Deposit Rates

Estimated Earnings for R 10 000  
over 60 months

1	 <b>African Bank</b>	<b>60 months</b> Term	<b>10.76 %</b> Effective Rate	<b>R 6 669</b>
2	 <b>Fedgroup</b>	<b>60 months</b> Term	<b>9.38 %</b> Effective Rate	<b>R 5 656</b>
3	<b>SA Retail Bonds</b>	<b>60 months</b> Term	<b>8.68 %</b> Effective Rate	<b>R 5 162</b>
4	 <b>Capitec</b>	<b>60 months</b> Term	<b>8.19 %</b> Effective Rate	<b>R 4 823</b>
5	 <b>FNB</b>	<b>60 months</b> Term	<b>7.92 %</b> Effective Rate	<b>R 4 639</b>

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