

## Lending Interest Rates 2023

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<b>Product &amp; Services</b>	
<b>Personal Loan</b>	
Educational Purposes	CRR A-C - 5% per annum
Secured personal loan	CRR A -10 per annum CRR B - 11 per annum CRR C1 - 12 per annum
For other purpose and no security (Unsecured Personal Loan)	CRR A -11 per annum CRR B - 12 per annum CRR C1 - 13 per annum
<b>Housing Loan</b>	
Housing Owner Occupied	5% for the 1st 5 years and 6% for the remaining term. To be reviewed in June 2025.
<b>Housing &amp; Personal</b>	
Refinance Housing & Loan Package	5% for the 1st 5 years and 6% for the remaining term. To be reviewed in June 2025.
<b>Business &amp; Industry Large Loans</b>	
Investment	CRR A - 8 per annum CRR B - 8.50 per annum CRR C1 - 9.5 per annum
Public Sector	CRR A - 4.5 per annum CRR B - 6.5 per annum CRR C1 - 7.5 per annum
Tourism	4% for the 1st 5 years and 6% for the remaining term. To be reviewed in June 2025
Tourism Covid-19 Recovery Package	4% for the 1st 5 years and 6% for the remaining term. To be reviewed in June 2025
Importer	CRR A - 8.5 per annum CRR B - 9.0 per annum CRR C1 - 10.0 per annum
Services	CRR A - 8.5 per annum CRR B - 9.5 per annum CRR C1 - 10.5 per annum
Wholesalers	CRR A - 8.5 per annum CRR B - 9.5 per annum CRR C1 - 10.5 per annum
Retailers	CRR A - 9.5 per annum CRR B - 10.5 per annum CRR C1 - 11.5 per annum
Manufacturing & Processing	CRR A - 8.5 per annum CRR B - 9.5 per annum CRR C1 - 10.0 per annum
Transport	CRR A - 10.0 per annum CRR B - 11.0 per annum CRR C1 - 12.0 per annum
Medical & Dental	CRR A - 8.0 per annum CRR B - 8.5 per annum CRR C1 - 9.5 per annum
<b>Business &amp; Industry - SME</b>	
Property Investment	CRR A - 6.5 per annum CRR B - 7.5 per annum CRR C1 - 8.5 per annum
Services	CRR A - 7.5 per annum CRR B - 8.5 per annum CRR C1 - 9.5 per annum
Retailers	CRR A - 8.0 per annum CRR B - 9.0 per annum CRR C1 - 10.0 per annum
Plumbing - Services	CRR A - 8.0 per annum CRR B - 8.5 per annum CRR C1 - 9.5 per annum
<b>Overdraft</b>	
Overdraft	CRR A-C - 11.5 per annum
Unarranged Overdraft	CRR A-C - 12.0 per annum
Temporary Overdraft	CRR A-C - 12.0 per annum
<b>Agriculture-Large Loans</b>	
Cropping	
Equipment	
Exporters	CRR A - 7.0 per annum
Manufacturing & Processing	CRR B - 8.0 per annum
Services	CRR C1 - 9.0 per annum
Livestock	
Fishing	
Womens Dev.	
<b>Agriculture-SME Loans</b>	
Cropping	
Equipment	
Exporters	CRR A - 6.0 per annum CRR B - 8.0 per annum CRR C1 - 10.0 per annum
Processing	
Services	
Livestock	
Fishing	
Womens Dev.	CRR A - 6.0 per annum CRR B - 8.0 per annum CRR C1 - 9.5 per annum
<b>Productive Sectors</b>	
	CRR B - 8.0 per annum