

INTEREST RATES

1. PERSONAL SAVINGS ACCOUNT

AMOUNT (N\$)	NOMINAL RATE
Until N\$ 4 999	0.00%
>= 5.000 < 14.999	0.45%
>= 15.000 < 24 999	0.55%
>= 25.000 < 49 999	1.05%
>= 50.000 < 99 999	1.30%
>= 100.000	1.55%

**MINIMUM OPENING BALANCE: N\$200 (RESIDENTS)
N\$ 1000 (NON-RESIDENTS)**

2. BUSINESS CALL ACCOUNT

AMOUNT (N\$)	NOMINAL RATE
>= 10.000 < 14 999	0.00%
>= 15.000 < 99 999	0.75%
>=100.000	1.00%

MINIMUM MAINTENANCE BALANCE: N\$ 10 000

3. INVESTMENT ACCOUNT

Notice Deposit

AMOUNT (N\$)	NOMINAL RATE
15 days	0.30%
32 days	2.25%
88 days	2.35%

MINIMUM OPENING BALANCE: N\$2000

Fixed Term Deposit *(Includes Business and Bank Employees)*

AMOUNT (N\$)	NOMINAL RATE
61 days (Business only)	2.25%
91 days	2.30%
121 days	2.65%
181 days	3.10%
366 days	4.00%
731 days	4.00%
1096 days	4.50%

BUSINESS & PERSONAL - MINIMUM OPENING BALANCE: N\$1000

All the above-mentioned products are subject to the banks' pricing policy. The Bank has the discretion to change prices and rates at any given time.

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4. INTERNET

Growing Together

PERIOD	AMOUNT (N\$)	NOMINAL RATE
12 Months	N\$10k <=N\$ 5M	2.50%
24 Months	N\$10k <=N\$ 5M	2.60%

BIC Net Plus

PERIOD	AMOUNT (N\$)	NOMINAL RATE
731 Days	<= N\$100K	4.20%
	>N\$100K < = N\$1M	4.30%
1096 Days	<= N\$100K	4.60%
	> N\$100K <= N\$1M	4.70%

BIC Net Performance

PERIOD	AMOUNT (N\$)	NOMINAL RATE
31 Days	<= N\$100K	2.20%
	> N\$100K < N\$1M	2.50%
91 Days	<= N\$100K	2.35%
	> N\$100K < N\$1M	2.55%
181 Days	<= N\$100K	3.20%
	> N\$100K < N\$1M	3.60%
366 Days	<= N\$100k	4.05%
	> N\$100K < N\$1M	4.25%

BIC Net SME Leader

PERIOD	AMOUNT (N\$)	NOMINAL RATE
31 Days	N\$ 50K < N\$100K	2.20%
	>= N\$100K <= N\$5M	2.50%
91 Days	N\$ 50K < N\$100K	2.35%
	>= N\$100K <= N\$5M	2.55%
181 Days	N\$ 50K < N\$100K	3.20%
	>= N\$100K <= N\$5M	3.60%

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