



Start Date 1-Dec-22
 Valid Until N/A
 Update on 1-Dec-22

Interest Rates

Effective From 1-Dec-22

Personal Saving Account

N\$ Amount	Nominal Rate
Until N\$ 4 999	0.00%
>= 5.000 - 14.999	4.20%
>= 15.000 - 24 999	4.30%
>= 25.000 - 49 999	4.80%
>= 50.000 - 99 999	5.05%
>= 100.000	5.30%

Minimum Opening N\$200 (Residents)
 N\$1000 (Non-Residents)

Business Call Account

N\$ Amount	Nominal Rate
>= 10.000 < 14 999	3.75%
>= 15.000 - 99 999	4.50%
>=100.000	4.75%

Minimum opening balance N\$10 000

Investment Account

Notice Deposit

N\$ Amount	Nominal Rate
15 days	4.05%
31 days	6.00%
91 days	6.10%

Minimum opening balance N\$2 000

Fixed Term Deposit

N\$ Amount	Nominal Rate
61 days (Business only)	6.00%
91 days	6.05%
121 days	6.40%
181 days	6.85%
273 days	7.40%
365 days	7.75%
731 days	8.00%
1096 days	8.25%

Business & Personal Minimum opening balai N\$1 000

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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Interest Rates

Growing Together

Period	Amount N\$	Nominal Rate
12 Months	N\$10k <= N\$ 5m	6.25%
24 Months	N\$10k <= N\$ 5m	6.35%

BIC Net Plus

Period	Amount N\$	Nominal Rate
731 Days	<= N\$ 100k	7.95%
	>N\$100k <= N\$ 1m	8.05%
1096 Days	<=N\$100k	8.35%
	>N\$100k <= N\$ 1m	8.45%

BIC Net Performance

Period	Amount N\$	Nominal Rate
32 Days	<= N\$ 100k	5.95%
	>N\$100k <= N\$ 1m	6.25%
88 Days	<=N\$100k	6.10%
	>N\$100k <= N\$ 1m	6.30%
181 Days	<=N\$100k	6.95%
	>N\$100k <= N\$ 1m	7.35%
365 Days	<=N\$100k	7.80%
	>N\$100k <= N\$ 1m	7.82%

BIC Net SME Leader

Period	Amount N\$	Nominal Rate
32 Days	N\$ 50k < N\$ 100k	5.95%
	>=N\$100k <= N\$ 5m	6.25%
88 Days	N\$ 50k < N\$ 100k	6.10%
	>=N\$100k <= N\$ 5m	6.30%
181 Days	N\$ 50k < N\$ 100k	6.95%
	>=N\$100k <= N\$ 5m	7.35%

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