



MORTGAGE AND LOAN INTEREST RATES

No	Product Type	Rate	If DDACC From Other Bank (+3%)	Tenure
1	Outright Purchase, Home Improvement, Equity Release, and Balance Transfer Mortgages	21.5%	24.5%	25 Years
2	Construction Mortgage	23.5%	26.5%	25 years
3	Mortgages for GRZ New Recruits	21.5%	24.5%	30 Years
4	Group/Collective Mortgage	21.5%	24.5%	10 Years
5	Diaspora Mortgage	21.5%	N/A	15 Years
6	Commercial Mortgages	28.50% (for all types)	N/A	10 Years
7	Invoice Discounting	2.5% pm	N/A	30 - 120 Days
8	Purchase Order Finance	3.0% pm	N/A	30 - 120 Days
9	Overdraft	24% pa	N/A	12 Months
10	Building Materials Loan	33%	N/A	72 Months
11	Building Materials Loan - GRZ New Recruits	33%	N/A	72 Months
12	Timange Housing Microloan	28%	N/A	36 Months
13	Friendly Loan	35%	N/A	72 Months
14	Stop Order Friendly Loan	36%	N/A	48 Months
15	Salary Advance	45%	N/A	12 Months
16	Stop Order Salary Advance	46%	N/A	12 Months

Rates effective 16th October 2025

TERMS AND CONDITIONS APPLY

