



Indicative interest rates

This document provides indicative rates effective from 2 August 2022. These are subject to change and Nedbank Private Wealth will confirm the rate you receive based on confirmation of the receipt of money/renewal of the investment. All interest rates are quoted on a per annum basis.

We offer a range of fixed deposit and notice deposit accounts. Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Fixed deposit accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
1 Month					
R5 000 – R24 999					2,50%
R25 000 – R249 999					3,00%
R250 000 – R999 999					3,00%
R1 000 000 – R99 999 999					3,00%
2 Months					
R5 000 – R24 999	2,50%				2,50%
R25 000 – R249 999	3,00%				3,00%
R250 000 – R999 999	3,00%				3,00%
R1 000 000 – R99 999 999	3,00%				3,00%
3 – 5 Months					
R5 000 – R24 999	3,00%				3,00%
R25 000 – R249 999	3,50%				3,51%
R250 000 – R999 999	3,50%				3,51%
R1 000 000 – R99 999 999	3,50%				3,51%
6 Months					
R5 000 – R24 999	5,85%	5,87%			5,92%
R25 000 – R249 999	6,35%	6,38%			6,43%
R250 000 – R999 999	6,45%	6,48%			6,53%
R1 000 000 – R99 999 999	6,55%	6,58%			6,64%
7 – 8 Months					
R5 000 – R24 999	5,85%	5,87%	5,92%		5,93%
R25 000 – R249 999	6,35%	6,38%	6,43%		6,45%
R250 000 – R999 999	6,45%	6,48%	6,53%		6,55%
R1 000 000 – R99 999 999	6,55%	6,58%	6,64%		6,65%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Fixed deposit accounts (continued)

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
9 – 11 Months						
R5 000 – R24 999	5,85%	5,87%	5,92%			5,96%
R25 000 – R249 999	6,35%	6,38%	6,43%			6,48%
R250 000 – R999 999	6,45%	6,48%	6,53%			6,59%
R1 000 000 – R99 999 999	6,55%	6,58%	6,64%			6,69%
12 Months						
R5 000 – R24 999	6,85%	6,88%	6,94%			7,06%
R25 000 – R249 999	7,35%	7,39%	7,46%			7,60%
R250 000 – R999 999	7,45%	7,49%	7,56%			7,70%
R1 000 000 – R99 999 999	7,55%	7,59%	7,66%			7,81%
13 – 17 Months						
R5 000 – R24 999	6,85%	6,88%	6,94%	7,06%		7,08%
R25 000 – R249 999	7,35%	7,39%	7,46%	7,60%		7,62%
R250 000 – R999 999	7,45%	7,49%	7,56%	7,70%		7,73%
R1 000 000 – R99 999 999	7,55%	7,59%	7,66%	7,81%		7,84%
18 Months						
R5 000 – R24 999	4,30%	4,31%	4,33%	4,38%		4,43%
R25 000 – R249 999	4,80%	4,81%	4,84%	4,90%		4,96%
R250 000 – R999 999	4,90%	4,92%	4,95%	5,01%		5,07%
R1 000 000 – R99 999 999	5,00%	5,02%	5,05%	5,11%		5,18%
24 Months						
R5 000 – R24 999	4,55%	4,56%	4,59%	4,64%		4,75%
R25 000 – R249 999	5,05%	5,07%	5,10%	5,16%		5,30%
R250 000 – R999 999	5,15%	5,17%	5,20%	5,27%		5,41%
R1 000 000 – R99 999 999	5,25%	5,27%	5,30%	5,37%		5,52%
36 Months						
R5 000 – R24 999	5,15%	5,17%	5,20%	5,27%		5,55%
R25 000 – R249 999	5,65%	5,67%	5,71%	5,79%		6,14%
R250 000 – R999 999	5,75%	5,77%	5,81%	5,90%		6,25%
R1 000 000 – R99 999 999	5,85%	5,87%	5,92%	6,00%		6,37%
60 Months						
R5 000 – R24 999	8,90%	8,96%	9,06%	9,27%		11,15%
R25 000 – R249 999	9,40%	9,47%	9,58%	9,81%		11,94%
R250 000 – R999 999	9,45%	9,52%	9,63%	9,87%		12,02%
R1 000 000 – R99 999 999	9,50%	9,57%	9,69%	9,92%		12,10%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Electronic fixed deposit accounts

Balance	Interest frequency				Expiry
	Monthly	Quarterly	Half yearly	Annually	
1 Month					
R1 000 – R24 999					2,80%
R25 000 – R249 999					3,00%
R250 000 – R999 999					3,00%
R1 000 000 – R99 999 999					3,00%
2 Months					
R1 000 – R24 999	2,80%				2,80%
R25 000 – R249 999	3,00%				3,00%
R250 000 – R999 999	3,00%				3,00%
R1 000 000 – R99 999 999	3,00%				3,00%
3 – 5 Months					
R1 000 – R24 999	3,30%				3,30%
R25 000 – R249 999	3,50%				3,51%
R250 000 – R999 999	3,50%				3,51%
R1 000 000 – R99 999 999	3,50%				3,51%
6 Months					
R1 000 – R24 999	6,25%	6,28%			6,33%
R25 000 – R249 999	6,45%	6,48%			6,53%
R250 000 – R999 999	6,55%	6,58%			6,64%
R1 000 000 – R99 999 999	6,65%	6,68%			6,74%
7 – 8 Months					
R1 000 – R24 999	6,25%	6,28%	6,33%		6,34%
R25 000 – R249 999	6,45%	6,48%	6,53%		6,55%
R250 000 – R999 999	6,55%	6,58%	6,64%		6,65%
R1 000 000 – R99 999 999	6,65%	6,68%	6,74%		6,76%
9 – 11 Months					
R1 000 – R24 999	6,25%	6,28%	6,33%		6,38%
R25 000 – R249 999	6,45%	6,48%	6,53%		6,59%
R250 000 – R999 999	6,55%	6,58%	6,64%		6,69%
R1 000 000 – R99 999 999	6,65%	6,68%	6,74%		6,79%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Electronic fixed deposit accounts (continued)

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
12 Months						
R1 000 – R24 999	7,35%	7,39%	7,46%			7,60%
R25 000 – R249 999	7,55%	7,59%	7,66%			7,81%
R250 000 – R999 999	7,65%	7,69%	7,77%			7,92%
R1 000 000 – R99 999 999	7,75%	7,80%	7,87%			8,03%
13 – 17 Months						
R1 000 – R24 999	7,35%	7,39%	7,46%	7,60%		7,62%
R25 000 – R249 999	7,55%	7,59%	7,66%	7,81%		7,84%
R250 000 – R999 999	7,65%	7,69%	7,77%	7,92%		7,94%
R1 000 000 – R99 999 999	7,75%	7,80%	7,87%	8,03%		8,05%
18 Months						
R1 000 – R24 999	4,70%	4,71%	4,74%	4,80%		4,85%
R25 000 – R249 999	4,90%	4,92%	4,95%	5,01%		5,07%
R250 000 – R999 999	5,00%	5,02%	5,05%	5,11%		5,18%
R1 000 000 – R99 999 999	5,10%	5,12%	5,15%	5,22%		5,28%
24 Months						
R1 000 – R24 999	4,95%	4,97%	5,00%	5,06%		5,19%
R25 000 – R249 999	5,15%	5,17%	5,20%	5,27%		5,41%
R250 000 – R999 999	5,25%	5,27%	5,30%	5,37%		5,52%
R1 000 000 – R99 999 999	5,35%	5,37%	5,40%	5,48%		5,63%
36 Months						
R1 000 – R24 999	5,55%	5,57%	5,61%	5,69%		6,02%
R25 000 – R249 999	5,75%	5,77%	5,81%	5,90%		6,25%
R250 000 – R999 999	5,85%	5,87%	5,92%	6,00%		6,37%
R1 000 000 – R99 999 999	5,95%	5,97%	6,02%	6,11%		6,49%
60 Months						
R1 000 – R24 999	9,30%	9,37%	9,48%	9,70%		11,78%
R25 000 – R249 999	9,50%	9,57%	9,69%	9,92%		12,10%
R250 000 – R999 999	9,55%	9,62%	9,74%	9,97%		12,17%
R1 000 000 – R99 999 999	9,60%	9,67%	9,79%	10,03%		12,25%

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Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

EasyAccess accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
12 Months					
R25 000 – R249 999	4,50%	4,51%	4,54%		4,59%
R250 000 – R999 999	4,50%	4,51%	4,54%		4,59%
R1 000 000 – R99 999 999	4,50%	4,51%	4,54%		4,59%

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Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

OptimumPlus accounts

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
1 Month						
R5 000 – R24 999						2,50%
R25 000 – R249 999						3,00%
R250 000 – R999 999						3,00%
R1 000 000 – R99 999 999						3,00%
2 Months						
R5 000 – R24 999	2,50%					2,50%
R25 000 – R249 999	3,00%					3,00%
R250 000 – R999 999	3,00%					3,00%
R1 000 000 – R99 999 999	3,00%					3,00%
3 – 5 Months						
R5 000 – R24 999	3,10%					3,10%
R25 000 – R249 999	3,60%					3,61%
R250 000 – R999 999	3,60%					3,61%
R1 000 000 – R99 999 999	3,60%					3,61%
6 Months						
R5 000 – R24 999	6,00%	6,03%				6,07%
R25 000 – R249 999	6,50%	6,53%				6,58%
R250 000 – R999 999	6,60%	6,63%				6,69%
R1 000 000 – R99 999 999	6,70%	6,73%				6,79%
7 – 8 Months						
R5 000 – R24 999	6,00%	6,03%	6,07%			6,09%
R25 000 – R249 999	6,50%	6,53%	6,58%			6,60%
R250 000 – R999 999	6,60%	6,63%	6,69%			6,70%
R1 000 000 – R99 999 999	6,70%	6,73%	6,79%			6,81%
9 – 11 Months						
R5 000 – R24 999	6,00%	6,03%	6,07%			6,12%
R25 000 – R249 999	6,50%	6,53%	6,58%			6,64%
R250 000 – R999 999	6,60%	6,63%	6,69%			6,74%
R1 000 000 – R99 999 999	6,70%	6,73%	6,79%			6,85%

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Fixed deposit accounts		
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OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

OptimumPlus accounts (continued)

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
12 Months					
R5 000 – R24 999	7,10%	7,14%	7,20%		7,33%
R25 000 – R249 999	7,60%	7,64%	7,72%		7,87%
R250 000 – R999 999	7,70%	7,74%	7,82%		7,97%
R1 000 000 – R99 999 999	7,80%	7,85%	7,92%		8,08%
13 – 17 Months					
R5 000 – R24 999	7,10%	7,14%	7,20%	7,33%	7,35%
R25 000 – R249 999	7,60%	7,64%	7,72%	7,87%	7,89%
R250 000 – R999 999	7,70%	7,74%	7,82%	7,97%	8,00%
R1 000 000 – R99 999 999	7,80%	7,85%	7,92%	8,08%	8,11%
18 Months					
R5 000 – R24 999	4,35%	4,36%	4,38%	4,43%	4,48%
R25 000 – R249 999	4,85%	4,86%	4,89%	4,95%	5,02%
R250 000 – R999 999	4,95%	4,97%	5,00%	5,06%	5,12%
R1 000 000 – R99 999 999	5,05%	5,07%	5,10%	5,16%	5,23%
24 Months					
R5 000 – R24 999	5,45%	5,47%	5,51%	5,58%	5,74%
R25 000 – R249 999	5,95%	5,97%	6,02%	6,11%	6,30%
R250 000 – R999 999	6,05%	6,08%	6,12%	6,22%	6,41%
R1 000 000 – R99 999 999	6,15%	6,18%	6,22%	6,32%	6,52%
36 Months					
R5 000 – R24 999	5,80%	5,82%	5,87%	5,95%	6,31%
R25 000 – R249 999	6,30%	6,33%	6,38%	6,48%	6,91%
R250 000 – R999 999	6,40%	6,43%	6,48%	6,59%	7,03%
R1 000 000 – R99 999 999	6,50%	6,53%	6,58%	6,69%	7,15%
60 Months					
R5 000 – R24 999	8,90%	8,96%	9,06%	9,27%	11,15%
R25 000 – R249 999	9,40%	9,47%	9,58%	9,81%	11,94%
R250 000 – R999 999	9,50%	9,57%	9,69%	9,92%	12,10%
R1 000 000 – R99 999 999	9,60%	9,67%	9,79%	10,03%	12,25%

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Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
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Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Electronic OptimumPlus accounts

Balance	Interest frequency					Expiry
	Monthly	Quarterly	Half yearly	Annually		
1 Month						
R1 000 – R24 999						2,80%
R25 000 – R249 999						3,00%
R250 000 – R999 999						3,00%
R1 000 000 – R99 999 999						3,00%
2 Months						
R1 000 – R24 999	2,80%					2,80%
R25 000 – R249 999	3,00%					3,00%
R250 000 – R999 999	3,00%					3,00%
R1 000 000 – R99 999 999	3,00%					3,00%
3 – 5 Months						
R1 000 – R24 999	3,40%					3,40%
R25 000 – R249 999	3,60%					3,61%
R250 000 – R999 999	3,60%					3,61%
R1 000 000 – R99 999 999	3,60%					3,61%
6 Months						
R1 000 – R24 999	6,40%	6,43%				6,48%
R25 000 – R249 999	6,60%	6,63%				6,69%
R250 000 – R999 999	6,70%	6,73%				6,79%
R1 000 000 – R99 999 999	6,80%	6,83%				6,89%
7 – 8 Months						
R1 000 – R24 999	6,40%	6,43%	6,48%			6,50%
R25 000 – R249 999	6,60%	6,63%	6,69%			6,70%
R250 000 – R999 999	6,70%	6,73%	6,79%			6,81%
R1 000 000 – R99 999 999	6,80%	6,83%	6,89%			6,91%
9 – 11 Months						
R1 000 – R24 999	6,40%	6,43%	6,48%			6,53%
R25 000 – R249 999	6,60%	6,63%	6,69%			6,74%
R250 000 – R999 999	6,70%	6,73%	6,79%			6,85%
R1 000 000 – R99 999 999	6,80%	6,83%	6,89%			6,95%

Click on the tabs to switch to the relevant set of accounts you would like to view.

Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Electronic OptimumPlus accounts (continued)

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
12 Months					
R1 000 – R24 999	7,60%	7,64%	7,72%		7,87%
R25 000 – R249 999	7,80%	7,85%	7,92%		8,08%
R250 000 – R999 999	7,90%	7,95%	8,03%		8,19%
R1 000 000 – R99 999 999	8,00%	8,05%	8,13%		8,30%
13 – 17 Months					
R1 000 – R24 999	7,60%	7,64%	7,72%	7,87%	7,89%
R25 000 – R249 999	7,80%	7,85%	7,92%	8,08%	8,11%
R250 000 – R999 999	7,90%	7,95%	8,03%	8,19%	8,21%
R1 000 000 – R99 999 999	8,00%	8,05%	8,13%	8,30%	8,32%
18 Months					
R1 000 – R24 999	4,75%	4,76%	4,79%	4,85%	4,91%
R25 000 – R249 999	4,95%	4,97%	5,00%	5,06%	5,12%
R250 000 – R999 999	5,05%	5,07%	5,10%	5,16%	5,23%
R1 000 000 – R99 999 999	5,15%	5,17%	5,20%	5,27%	5,34%
24 Months					
R1 000 – R24 999	5,85%	5,87%	5,92%	6,00%	6,18%
R25 000 – R249 999	6,05%	6,08%	6,12%	6,22%	6,41%
R250 000 – R999 999	6,15%	6,18%	6,22%	6,32%	6,52%
R1 000 000 – R99 999 999	6,25%	6,28%	6,33%	6,43%	6,63%
36 Months					
R1 000 – R24 999	6,20%	6,23%	6,28%	6,37%	6,79%
R25 000 – R249 999	6,40%	6,43%	6,48%	6,59%	7,03%
R250 000 – R999 999	6,50%	6,53%	6,58%	6,69%	7,15%
R1 000 000 – R99 999 999	6,60%	6,63%	6,69%	6,80%	7,27%
60 Months					
R1 000 – R24 999	9,30%	9,37%	9,48%	9,70%	11,78%
R25 000 – R249 999	9,50%	9,57%	9,69%	9,92%	12,10%
R250 000 – R999 999	9,60%	9,67%	9,79%	10,03%	12,25%
R1 000 000 – R99 999 999	9,70%	9,77%	9,89%	10,14%	12,42%

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Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Tax-Free Fixed Deposit accounts

Balance	Interest frequency				
	Monthly	Quarterly	Half yearly	Annually	Expiry
12 Months					
R1 000 – R24 999	5,25%	5,27%	5,30%		5,37%
R25 000 – R249 999	5,55%	5,57%	5,61%		5,69%
R250 000 – R999 999	5,95%	5,97%	6,02%		6,11%
R1 000 000 – R99 999 999	5,95%	5,97%	6,02%		6,11%

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Fixed deposit accounts		
Fixed Deposit Accounts	Electronic Fixed Deposit Accounts	EasyAccess Accounts
OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Notice deposit accounts

Balance	Nominal	
JustInvest		
	Campaign rates valid until 31st August 2022	Normal rates once the campaign ends
< R2 500	3,75%	4,30%
R2 500 – R24 999	4,25%	4,80%
R25 000 – R49 999	4,50%	4,95%
R50 000 – R99 999	4,95%	5,05%
R100 000 – R249 999	5,05%	5,75%
R250 000 – R499 999	5,15%	6,00%
R500 000 – R999 999	5,15%	6,00%
R1 million +	5,25%	6,00%
MoneyTrader		
< R50 000	0,00%	
R50 000 – R99 999	5,45%	
R100 000 – R249 999	5,45%	
R250 000 – R499 999	5,45%	
R500 000 – R999 999	5,45%	
R1 million +	5,45%	
32 Day Notice		
< R2 500	4,45%	
R2 500 – R24 999	4,95%	
R25 000 – R49 999	5,10%	
R50 000 – R99 999	5,25%	
R100 000 – R249 999	5,45%	
R250 000 and above	5,55%	
Electronic 32 Day		
< R2 500	4,45%	
R2 500 – R24 999	4,95%	
R25 000 – R49 999	5,10%	
R50 000 – R99 999	5,25%	
R100 000 – R249 999	5,70%	
R250 000 – R499 999	6,00%	
R500 000 and above	6,05%	

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Fixed deposit accounts		
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OptimumPlus Accounts	Electronic OptimumPlus Accounts	Tax-Free Fixed Deposit Accounts

Notice deposit accounts		
JustInvest	MoneyTrader	32 Day Notice
Electronic 32 Day		Tax-Free Savings Account

Notice deposit accounts

Balance	Nominal
Tax-Free Savings Account	
< R2 500	3,75%
R2 500 – R24 999	4,50%
R25 000 – R49 999	4,50%
R50 000 – R99 999	5,00%
R100 000 – R249 999	5,25%
R250 000 and above	5,50%

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