

WESTPAC PNG INTEREST RATES

Retail Deposit Rates Calculated on daily credit balance and paid monthly	Interest Rates p.a.	
Bonus Saver Account	Normal Rate	Annual Rate with Bonus Rate
Calculated on daily credit balance and paid monthly. The Bonus interest rate is subject to no withdrawals and at least one deposit being made in the calendar month. Minimum opening balance K100, minimum operating balance nil.	0.75%	4.25%

Retail Term Deposit Rates	Interest Rates p.a.
1 month	0.25%
3 months	0.35%
6 months	0.65%
12 months	1.00%
24 months	1.20%
36 months	1.20%
Minimum opening balance K1,000, Maximum opening balance K99,999.99. For balances K100,000 and above, contact bank manager or relationship manager for interest rate.	

Products For Sale that have Zero Interest Rate

- Electronic Transaction Account
- Business Cheque Account
- Business Premium Cheque Account

For more information:

- 🌐 westpac.com.pg
- ☎ 3220 888
- 🏠 Visit our local branch

Lending Rates	Interest Rates p.a.
Business Loan	
Prime Lending Rate	7.75%
Indicator Lending Rate	11.20%
Overdraft	
Prime Lending Rate	7.75%
Indicator Lending Rate	11.20%
Consumer - unarranged excess interest rate	20.00%
Business - unarranged excess interest rate	20.00%
Premium Option Home Loan	
1 Year Fixed Rate	7.49%
Standard Variable Rate	8.20%
Investment Property Loan	
1 Year Fixed Rate	7.49%
Standard Variable Rate	9.20%
Personal Loans	
Secured Personal Loans - Variable Rate	14.00%
Unsecured Personal Loans - Variable Rate	14.00%
VISA Credit Card	
Business Visa Credit Card	19.50%
Insurance Premium Finance	
Contact bank relationship manager for interest rates	
Westpac Equipment Finance - Leasing	
Contact bank relationship manager for interest rates	

Things you should know:

Information is current as at 1 October 2025.
(Rates may be subject to change. Increase in rates with a prior notice of 7 days). Account terms and conditions apply for different products and may be varied in the future by the bank with a prior notice of 30 days. To open any Westpac Account our Customer identification requirements will need to be met.

