

SCHEDULE OF INTEREST RATES – EFFECTIVE 31 August 2018

Description Kina Bank offers a range of deposit and lending products. This schedule details the interest rates that apply to the various standard products available.

Deposit Products

Savings Account	0.25% p.a.												
Cheque Account	Nil interest												
Cash Management Account	<table> <tr> <td>Daily balance K0 - K5,000:</td> <td>Nil interest</td> </tr> <tr> <td>Daily balance K5,001 - K250,000:</td> <td>0.25% p.a.</td> </tr> <tr> <td>Daily balance K250,001 - K500,000:</td> <td>0.75% p.a.</td> </tr> <tr> <td>Daily balance K500,001 - K5,000,000:</td> <td>1.50% p.a.</td> </tr> <tr> <td>Daily balance K1,000,001 - K5,000,000:</td> <td>2.00% p.a.</td> </tr> <tr> <td>Daily balance > K5,000,000:</td> <td>3.00% p.a.</td> </tr> </table>	Daily balance K0 - K5,000:	Nil interest	Daily balance K5,001 - K250,000:	0.25% p.a.	Daily balance K250,001 - K500,000:	0.75% p.a.	Daily balance K500,001 - K5,000,000:	1.50% p.a.	Daily balance K1,000,001 - K5,000,000:	2.00% p.a.	Daily balance > K5,000,000:	3.00% p.a.
Daily balance K0 - K5,000:	Nil interest												
Daily balance K5,001 - K250,000:	0.25% p.a.												
Daily balance K250,001 - K500,000:	0.75% p.a.												
Daily balance K500,001 - K5,000,000:	1.50% p.a.												
Daily balance K1,000,001 - K5,000,000:	2.00% p.a.												
Daily balance > K5,000,000:	3.00% p.a.												
Fixed Term Deposits	Variable terms from one month to three years are available. Please refer to the Weekly Schedule of Indicative Deposit Rates available on www.kina.com.pg Interest rates are calculated on a per annum basis and paid at maturity.												

Lending Products

Indicator Lending Rate (ILR)	The base Indicator Lending Rate is 11.65%
Personal Loan	20% p.a. plus or minus % margin
Home Loan –Owner Occupied	8.50% p.a. (7.45 p.a. for first 12 months)
Residential Property Investment Loan	9.50% p.a. (7.95 p.a. for first 12 months)
Business Loan	ILR plus or minus % margin
Business Overdraft	ILR plus or minus % margin
Equipment Finance	15% p.a. plus or minus a margin (Interest calculation based on Flat Rate)
Bank Guarantee	0.30% Establishment Fee plus an Ongoing Fee of 0.25% per month (charged in advance to guarantee expiry date)

Things you need to know:

Interest rates are per annum except where otherwise stated and are subject to change without notice.

Applications for products are subject to Kina Bank's normal approval criteria.

Full terms and conditions will be included in the product offer.

Fees and charges apply and are subject to change without notice. A schedule of applicable fees, charges and conditions can be obtained from our website www.kina.com.pg