

Savings, Investments and Lending Rates

effective from 1st December 2022

Savings and Investments Rates

Description	Normal Interest Rates*	Effective Interest Rate*	Minimum Opening Balance (Pula)
Call	0.00% - 3.00%	0.00% - 3.00%	10,000
Ipeelee	0.50% - 2.30%	0.50% - 2.33%	120
SureSave 12 Months	4.75%	4.86%	100
SureSave 24 Months	5.50%	5.65%	100
SureSave 36 Months	5.60%	5.76%	100
Lebandla	2.35% - 2.85%	2.38% - 2.89%	1,000
EasySave	2.50% - 5.00%	2.53% - 5.12%	100
Fixed Deposit 91 Days	2.25%	2.28%	1,000
Fixed Deposit 6 Months	3.30%	3.35%	1,000
Fixed Deposit 12 Months	4.75%	4.75%	1,000
Fixed Deposit 24 Months	5.50%	5.50%	1,000

6.76%

Prime Lending Rate

Lending Rates

Description	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
Monetary Policy Rate (MoPR)		2.65%
Prime Lending Rate		6.76%
Mortgage Rate	Prime - Prime +8%	Prime+2.78%
Overdraft Rate (revolving credit lines)	Prime +3.5% - Prime+8%	Prime+8.76%
Credit Card Rate	Prime+ 10% - Prime+15%	Prime+8%
Lease loans	N/A	N/A
Personal loans (excluding overdrafts, mortgage, and credit cards)	Prime - Prime+8.5%	Prime+7.65%
Other long term loan rates (Commercial loans)	Prime+4% - Prime+13.5%	Prime+4.69%

For savings and investment rates, periods longer than 12 months and amounts from P1million and above can be quoted by our Treasury department. Contact: +267 3671693/685/620/551/667/536/621 or Email: treasurydepartment@bankgaborone.co.bw

*Lowest to highest
T's & C's apply

For more information contact our branches: Airport Junction - 318 5903 | CBD - 371 5470
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