

Savings, Investments, Lending and Foreign Currency Rates

effective from 1st February 2023



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 more information contact our branches:

Airport Junction - 318 5903 | CBD - 371 5470 | Francistown - 244 2323
 Game City - 318 1077 | Ghanzi - 659 7353 | Kang - 651 7190
 Kasane - 6250123 | Mall - 367 1601 | Mahalapye - 471 2952
 Molepolole - 592 1444 | Maun - 680 0810 | Palapye - 492 4477
 Contact Centre - 315 8681 | www.bankgaborone.co.bw

Foreign Currency Rates

USD rates

| Description | Range Nominal Interest Rates (Min) | Range Nominal Interest Rates (Max) | Range Effective Interest Rates (Max) | Range Effective Interest Rates (Max) | Minimum Opening Balance (Individuals) | Minimum Opening Balance (Business) |
|-------------|------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------|
| 1 month | 0.75% | 1.25% | 0.75% | 1.26% | 200 | 500 |
| 3 months | 1.50% | 2.40% | 1.51% | 2.42% | 200 | 500 |
| 6 months | 2.70% | 3.15% | 2.72% | 3.17% | 200 | 500 |
| 9 months | 2.90% | 3.30% | 2.91% | 3.31% | 200 | 500 |
| 12 months | 3.40% | 3.65% | 3.40% | 3.65% | 200 | 500 |
| Call | 0.00% | 0.75% | 0.00% | 0.75% | 200 | 500 |

*Rates apply to amounts from 10,000 to 49,999. All rates for USD50,000 and above are negotiable.

ZAR rates

| Description | Range Nominal Interest Rates (Min) | Range Nominal Interest Rates (Max) | Range Effective Interest Rates (Max) | Range Effective Interest Rates (Max) | Minimum Opening Balance (Individuals) | Minimum Opening Balance (Business) |
|-------------|------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------|
| 1 month | 3.00% | 3.50% | 3.04% | 3.56% | 2000 | 5000 |
| 3 months | 4.00% | 4.75% | 4.06% | 4.84% | 2000 | 5000 |
| 6 months | 4.90% | 5.25% | 4.96% | 5.32% | 2000 | 5000 |
| 9 months | 5.50% | 5.95% | 5.54% | 5.99% | 2000 | 5000 |
| 12 months | 6.05% | 6.60% | 6.05% | 6.60% | 2000 | 5000 |
| Call | 0.00% | 3.00% | 0.00% | 3.00% | 2000 | 5000 |

*Rates apply to amounts from 50,000 to 99,999. All rates for ZAR100,000 and above are negotiable.

GBP Rates

No interest rates

*Minimum Account Opening Balance
 Individuals = GBP200
 Businesses = GBP500

EUR Rates

No interest rates

*Minimum Account Opening Balance
 Individuals = EUR200
 Businesses = EUR500



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