

# Savings, Investments, Lending and Foreign Currency Rates

effective from 1st November 2023

## Savings and Investments Rates

Description	Normal Interest Rates*	Effective Interest Rate*	Minimum Opening Balance (Pula)
Current	0.00% - 3.00%	0.00% - 3.00%	100
Call	0.00% - 3.00%	0.00% - 3.00%	10,000
Ipeelee	0.50% - 2.30%	0.50% - 2.33%	1,000
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

## Lending Rates

Description	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
Monetary Policy Rate (MoPR)	2.65%	
Bank Gaborone Prime Lending Rate	MoPR +4.11%	
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%

## Foreign Currency Rates

### USD rates

Description	Range Nominal Interest Rates (Min)	Range Nominal Interest Rates (Max)	Range Effective Interest Rates (Min)	Range Effective Interest Rates (Max)	Minimum Opening Balance (Business)	Minimum Opening Balance (Business)
1 month	0.25%	1.50%	0.25%	1.51%	200	500
3 months	0.50%	2.00%	0.50%	2.02%	200	500
6 months	1.00%	2.20%	1.00%	2.21%	200	500
9 months	1.20%	2.40%	1.20%	2.41%	200	500
12 months	1.35%	2.50%	1.35%	2.50%	200	500
Call	0.00%	1.00%	0.00%	1.00%	200	500

\*Rates apply to amounts from USD10K to USD1M . All rates for USD1M and above are negotiable

## ZAR rates

Description	Range Nominal Interest Rates (Min)	Range Nominal Interest Rates (Max)	Range Effective Interest Rates (Min)	Range Effective Interest Rates (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1 month	0.75%	4.00%	0.75%	4.07%	2000	5000
3 months	1.00%	5.00%	1.00%	5.09%	2000	5000
6 months	1.50%	6.25%	1.51%	6.35%	2000	5000
9 months	2.00%	6.75%	2.00%	6.81%	2000	5000
12 months	2.25%	7.30%	2.25%	7.30%	2000	5000
Call	0.00%	2.00%	0.00%	3.25%	2000	5000

\*Rates apply to amounts from ZAR50K to ZAR1M . All rates for ZAR1M and above are negotiable

## GBP rates

Months	Range Nominal Interest Rates (Min)	Range Nominal Interest Rates (Max)	Range Effective Interest Rates (Min)	Range Effective Interest Rates (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1	0.20%	0.75%	0.20%	0.75%	200	500
3	0.35%	1.40%	0.35%	1.41%	200	500
6	0.50%	1.80%	0.50%	1.81%	200	500
9	0.75%	2.30%	0.75%	2.31%	200	500
12	1.00%	2.50%	1.00%	2.50%	200	500
Call	0.00%	0.00%	0.00%	0.00%	200	500

\*Rates apply to amounts from GBP10K to GBP1M . All rates for GBP1M and above are negotiable

## EUR rates

Months	Range Nominal Interest Rates (Min)	Range Nominal Interest Rates (Max)	Range Effective Interest Rates (Min)	Range Effective Interest Rates (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1	0.20%	0.75%	0.20%	0.75%	200	500
3	0.50%	1.10%	0.50%	1.10%	200	500
6	1.00%	1.90%	1.00%	1.91%	200	500
9	1.15%	2.15%	1.15%	2.16%	200	500
12	1.00%	2.30%	1.00%	2.30%	200	500
Call	0.00%	0.00%	0.00%	0.00%	200	500

\*Rates apply to amounts from EUR10K to EUR1M. All rates for EUR1M and above are negotiable

### For more information contact our branches:

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