2024/2025







General fees for financial services (including 14% VAT), as from 15th January 2024

GENERAL BUSINESS ACCOUNTS		Electronic & Card Services
Monthly maintenance	P93.25	Cellphone Banking - Subscription
Monthly bank e-statements Monthly bank statements posted	Free P11.72	Cellphone Banking - Balance Enquiry Cellphone Banking - Mini-Statement
Weekly bank statements (per page)	P8.58	Cellphone Banking - Internal Transfer (Within Own A
Daily bank statements (per page)	P8.60	Cellphone Banking - Transfer To Third Party Account
Copies of bank statements (less than 6 months over-the-counter per	P9.16	Bank Gaborone
page)	1 3.10	Cellphone Banking - Local Transfer
Copies of bank statement & old records (over 6 months over-the-counter per page)	P43.88	Cellphone Banking - Utility/Bill Payment (Electricity Water Utilities)
Copies of deposit slips-less than 6 months per page	P34.06	Cellphone Banking - Prepaid Airtime
Copies of deposit slips-more than 6 months per page	P38.08	Sms Alerts
Overnight cash deposit (monthly)	P187.61	Mobile App - Transfer Fee (Within Own Accounts)
Over-the-counter cash withdrawal	0.41% of Pula value min 28.69 max P447.70	Mobile App - On-Us Beneficiary Fee (Transfer To T Accounts Within Bank Gaborone)
Over-the-counter cash deposit	0.57% of Pula value min P3.95 max P1,147.96	Mobile App - Off-Us Beneficiary Fee (Local Banks)
Over-the-counter cheque deposit	Free	Mobile App - Orr-os Beriericiary Fee (Local Banks) Mobile App - Airtime Fee
Balance enquiry Stop payment	P71.95 P93.41	Mobile App - Utility/Bill Payments Fee (Electricity, D.
Incomplete deposit slip	P50.71	Water Utilities)
Sweeping charge	P5.76	Internet Banking Admin Fee – Personal
Activation of dormant account	Free	Internet Banking - Internal Transfer (Within Own Ac Internet Banking - Transfer To Third Party Accounts
Closing of account	Free	Internet Banking - Harister To Third Party Accounts Internet Banking Utility/Bill Payments (Electricity, DS)
Auditor's information charge	P223.28	Water Utilities)
Corporate payroll - maintenance fee	Free	Internet Banking Local Bank Transfer
Corporate payroll - activity fee (per transaction) manual processing	P15.75	ATM Charges
Exchange of notes/coins over-the-counter (non-BG customers)	0.59% of Pula value min P173.17 max P1,194.86	ATM Balance Inquiry (BG)
Referral fees (calling customer to normalise excess per minute) Over-the-counter bank confirmation letter	P32.37	ATM Balance Inquiry (Local Banks) ATM Deposit Fee
GENERAL PERSONAL/NON RESIDENT ACCOUNTS	P21.58	ATM Mini-Statement
Monthly Maintenance – Ordinary Cheque Account	P44.00	ATM Non-Sufficient Funds
Monthly Maintenance – Wiz account	Free	ATM Withdrawal Fees (BG)
Monthly Maintenance – Fuze account	P6.80	ATM Withdrawal Fees (Local Banks)
Monthly Maintenance – Easy Transact account	P17.77	ATM Cash Withdrawals (International Banks)
Monthly Maintenance – Selekt Silver account	P26.13	Lost Card Replacement/Additional Card
Monthly Maintenance – Selekt Gold account	P187.13	Annual Card Fee
Monthly e-bank statement	Free	Card Protection Fee
Monthly bank statements posted Weekly bank statements	P11.72	Card Replacement Statements
Weekly bank statements Daily bank statements (per page)	P8.76	Monthly Statement (Posted)
Copies of bank statements (less than 6 months over-the-counter per		Monthly Statement (Flectronic)
page)	P30.66	Statement - Over-the-counter Daily Bank Statemen
Copies of bank statement and old records (over 6 months over-the-	P40.67	Statement - Over-the-counter Less 6 Months (Per
counter per page) Copies of deposit slips-less than 6 months per page	P7.93	Statement - Over-the-counter More 6 Months (Per
Copies of deposit slips-ness than 6 months per page	P9.25	Other Services
Overnight cash deposit	P187.60	Fax - Local (Per Page)
Over-the-counter-cash withdrawal	0.41% of Pula value min P28.69 max P452.82	Fax - International (Per Page)
Over-the-counter-cash withdrawal (Wiz)	P26.49	Telephone Cost Per Minute
Over-the-counter cash deposit	0.36% of Pula value min P3.91 max P1,194.86	Photocopies (Per Page) Tax Information
Over the counter cash deposits - (Wiz account)	Free	Courier Services - Gaborone
Over the counter cash withdrawal - (Fuze account)	P27.40	Courier Services - Outside Gaborone
Over the counter cash deposits - (Fuze account)	Free	Deposit Slip Incomplete/Correction
Referral fees (calling a customer to normalise excess) (per minute)	P15.63	Deposit Slip Less 6 Months
Exchange of notes/coins over-the-counter (Non-BG customer) Balance enquiry over-the-counter	0.59% of Pula value min P161.84 max P557.26 P8.27	Deposit Slip More 6 Months
Activation of dormant accounts	Free	Postage Fee
Closing of account	Free	Service Fees
Incomplete deposit slip	P5.94	FOREIGN CURRENCY ACCOUNTS
Over the counter cash deposit (own bank)	0.36% of Pula min P3.91 max P1,194.86	Monthly maintenance fee Monthly bank e-statements
Stop payment	P15.07	Copies of bank statements less than 6 months (per
Over-the-counter bank confirmation letter	P21.20	
DEPOSIT-BOOK		Copies of bank statement and old records older that (per page)
20-50 pages	P55.83	Over-the-counter cash withdrawal (Individual)
51-100 pages	P106.08	Over-the-counter cash withdrawal (Corporate)
101 and above STOP ORDERS	P195.42	Over-the-counter cash deposit (ZAR)
Stop order within bank (own accounts)	P13.06	Over-the-counter cash deposit (USD)
Stop order within bank (third party accounts)	P14.46	Over-the-counter cash deposit (GBP)
Stop order within bank (loan repayment)	P14.46	Over-the-counter cash deposit (EURO)
Stop order to other banks (International)	P14.90	Amendments (outgoing SWIFT transfers) - Individu
Debit order fee	P24.45	Amendments (outgoing SWIFT transfers) - Busines
Stop order dishonored	P26.97	Violation of minimum balance Monthly bank statements posted - Business
PENALTY CHARGES		Dormant account charges - Business
Stoppage of payment	P83.75	Copies of deposit slips-less than 6 months per page
Debit order unpaid TERM/NOTICE DEPOSITS AND SURE SAVE	P26.91	Copies of deposit slips-more than 6 months per pa
TERM/NOTICE DEPOSITS AND SURE SAVE	D312.69 + //principal winter 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ATM CHARGES (CORPORATE)
Charge for breaking a term/notice deposit (Fixed Accounts) Limited to interest earned	P312.68 + ((principal x interest rate offered x No. of days remaining)/365)* 0.26 (limited to the	ATM cash withdrawal at BG ATM
to interest earned	interest earned)	ATM cash withdrawal (local banks ATM's)
Charge for breaking a term deposit (Suresave) Limited to interest	P312.68 + ((principal x interest rate offered x No.	ATM cash withdrawal (international banks)
earned	of days remaining)/365)*0.26 (limited to the interest earned)	ATM cash deposit at BG ATM
SAVINGS ACCOUNT (SURESAVE)	terest earned)	Balance enquiry at BG ATM
Monthly Maintenance fee	Free	Balance enquiry at local banks ATM
Withdrawal fee (over-the-counter)	Free	Declined ATM withdrawal (BG ATM)
Subsequent withdrawals	Free	Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks)
Violation of minimum	Free	Declined ATM withdrawal (international banks) Declined POS transactions (BG machine)
Activation of dormant account	Free	Declined POS transactions (BG machine) Declined POS transactions (other banks)
SAVINGS ACCOUNT (IPEELE AND LEBANDLA)		Declined POS transactions (International)
Monthly maintenance fee	Free	ATM CHARGES - (INDIVIDUAL)
Withdrawal fee (over-the-counter)	1 Free/month	ATM cash withdrawal at BG ATM
Code a service to the term of	P55.46	ATM cash withdrawal (local banks ATM)
<u>'</u>	Free	ATM cash withdrawal (International banks)
Subsequent withdrawals Violation of minimum balance Activation of dormant account	Γ!	ATM cash deposit at BG ATM
Violation of minimum balance Activation of dormant account	Free	
Violation of minimum balance Activation of dormant account EASY SAVE		BG ATM withdrawal (Wiz)
Violation of minimum balance Activation of dormant account EASY SAVE Maintenance Fee	Free	BG ATM withdrawal (Fuze)
Violation of minimum balance Activation of dormant account EASY SAVE		
Violation of minimum balance Activation of dormant account EASY SAVE Maintenance Fee Over-the-counter Cash Withdrawal	Free P52.32/ transaction (1 free withdrawal)	BG ATM withdrawal (Fuze)
Violation of minimum balance Activation of dormant account EASY SAVE Maintenance Fee Over-the-counter Cash Withdrawal Over-the-counter Cash Deposit	Free P52.32/ transaction (1 free withdrawal) Free	BG ATM withdrawal (Fuze) Non-BG ATM withdrawal (Wiz)

Electronic & Card Services Cellphone Banking - Subscription	Free
Cellphone Banking - Balance Enquiry	P0.67
Cellphone Banking - Mini-Statement Cellphone Banking - Internal Transfer (Within Own Accounts)	P0.69 P 2.69
Cellphone Banking - Transfer To Third Party Accounts Within Bank Gaborone	P2.69
Cellphone Banking - Local Transfer	P4.02
Cellphone Banking - Utility/Bill Payment (Electricity, DSTV, Water Utilities)	P3.79
Cellphone Banking - Prepaid Airtime	PO.61
Sms Alerts Mobile App - Transfer Fee (Within Own Accounts)	P0.31
Mobile App - On-Us Beneficiary Fee (Transfer To Third Party	P2.62
Accounts Within Bank Gaborone) Mobile App - Off-Us Beneficiary Fee (Local Banks)	P3.19
Mobile App - Airtime Fee	P0.57
Mobile App - Utility/Bill Payments Fee (Electricity, DSTV, Water Utilities)	P3.79
nternet Banking Admin Fee – Personal	Free
Internet Banking - Internal Transfer (Within Own Accounts) Internet Banking - Transfer To Third Party Accounts Within BG	P1.47
Internet Banking Utility/Bill Payments (Electricity, DSTV,	P3.90
Water Utilities) Internet Banking Local Bank Transfer	P3.37
ATM Charges	D0.77
ATM Balance Inquiry (BG) ATM Balance Inquiry (Local Banks)	P0.77 P2.08
ATM Deposit Fee	Free
ATM Mini-Statement ATM Non-Sufficient Funds	Free Free
ATM Withdrawal Fees (BG)	P2.65
ATM Withdrawal Fees (Local Banks) ATM Cash Withdrawals (International Banks)	P6.60 P30.58
Lost Card Replacement/Additional Card	P30.58
Annual Card Fee	P63.99
Card Protection Fee Card Replacement	P67.46 P70.21
Statements	
Monthly Statement (Posted) Monthly Statement (Electronic)	P11.06 Free
Statement - Over-the-counter Daily Bank Statement (Per Page)	P8.26
Statement - Over-the-counter Less 6 Months (Per Page) Statement - Over-the-counter More 6 Months (Per Page)	P28.92 P39.72
Other Services	1 33.72
Fax - Local (Per Page)	P16.22 P20.68
Fax - International (Per Page) Telephone Cost Per Minute	P14.75
Photocopies (Per Page)	P3.22
Tax Information Courier Services - Gaborone	Free P71.83
Courier Services - Outside Gaborone	P179.60
Deposit Slip Incomplete/Correction Deposit Slip Less 6 Months	P5.60 P7.48
Deposit Slip More 6 Months	P8.73
Postage Fee Service Fees	P17.08 1.03% of Pula value min P4.02 max P12.80
FOREIGN CURRENCY ACCOUNTS	1.05% Of Falla Value Hill 1 4.02 Hilax 1 12.00
Monthly maintenance fee	Free
Monthly bank e-statements Copies of bank statements less than 6 months (per page)	Free P7.81
Copies of bank statement and old records older than 6 months	P30.59
(per page) Over-the-counter cash withdrawal (Individual)	2.74% of Pula value min P36.31 max P411.65
Over-the-counter cash withdrawal (Corporate)	2.74% of Pula value min P37.59 max P411.65
Over-the-counter cash deposit (ZAR) Over-the-counter cash deposit (USD)	3.16% of Pula value min P14.95 max P211.80 3.16% of Pula value min P14.95 max P211.80
Over-the-counter cash deposit (GBP)	3.16% of Pula value min P14.95 max P211.80
Over-the-counter cash deposit (EURO)	3.16% of Pula value min P14.95 max P211.80
Amendments (outgoing SWIFT transfers) - Individual Amendments (outgoing SWIFT transfers) - Business	P78.76 P81.51
Violation of minimum balance	Free
Monthly bank statements posted - Business Dormant account charges - Business	Free Free
Copies of deposit slips-less than 6 months per page	P33.95
Copies of deposit slips-more than 6 months per page ATM CHARGES (CORPORATE)	P38.08
ATM cash withdrawal at BG ATM	P2.90
ATM cash withdrawal (local banks ATM's)	P7.00
ATM cash withdrawal (international banks) ATM cash deposit at BG ATM	0.35% of Pula value min P3.64 max P1,154.46
Balance enquiry at BG ATM	P0.84
Balance enquiry at local banks ATM Declined ATM withdrawal (BG ATM)	P2.21 Free
Decimed Ally with massaring a con-	Free
	Free
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks)	Free
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine)	P5.59 P5.59
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International)	P5.59
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL)	P5.59 P5.59 P6.36
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM	P5.59 P5.59 P6.36
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks)	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks) ATM cash deposit at BG ATM	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42 0.35% of Pula value min P3.64 max P1,154.46
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks) ATM cash deposit at BG ATM BG ATM withdrawal (Wiz) BG ATM withdrawal (Fuze)	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42 0.35% of Pula value min P3.64 max P1,154.46 Free P2.86
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks) ATM cash deposit at BG ATM BG ATM withdrawal (Wiz) BG ATM withdrawal (Fuze) Non-BG ATM withdrawal (Wiz)	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42 O.35% of Pula value min P3.64 max P1,154.46 Free P2.86 P3.88
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks) ATM cash deposit at BG ATM BG ATM withdrawal (Wiz) BG ATM withdrawal (Fuze) Non-BG ATM withdrawal (Fuze)	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42 O.35% of Pula value min P3.64 max P1,154.46 Free P2.86
Declined ATM withdrawal (local banks ATM's) Declined ATM withdrawal (international banks) Declined POS transactions (BG machine) Declined POS transactions (other banks) Declined POS transactions (International) ATM CHARGES - (INDIVIDUAL) ATM cash withdrawal at BG ATM ATM cash withdrawal (local banks ATM) ATM cash withdrawal (International banks) ATM cash deposit at BG ATM BG ATM withdrawal (Wiz) BG ATM withdrawal (Fuze) Non-BG ATM withdrawal (Wiz)	P5.59 P5.59 P6.36 P2.81 P7.00 P32.42 0.35% of Pula value min P3.64 max P1,154.46 Free P2.86 P3.88 P4.05

Declined ATM withdrawal (International ATMs) Declined POS transactions (own ATM)	Fr
Declined POS transactions (own ATM) Declined POS transactions (local ATMs-other banks)	
Declined POS transactions (local ATMs other balks)	P6.:
Mini-statement at BG ATM	Fr
Pin replacement/change	Fr
Balance enquiry - BG ATM Balance enquiry - local banks ATM	P0 P2
Balance enquiry (Fuze)	PO.
Balance enquiry (Wiz)	PO
ANNUAL CARD FEE	
Wiz account	P51.
Fuze account	P54
Easy Transact account Ordinary Charge account	P67.
Ordinary Cheque account Selekt Silver account	P67.
Selekt Gold account	P160.
CARD REPLACEMENT/ADDITIONAL CARD	
Wiz account	P54
Fuze account	P54
Easy Transact account	P74.
Selekt Silver account	P128.
Selekt Gold account Credit Card	P154.
Business account	P76.
CARD PROTECTION FEE	170.
All cards	P71
NORMAL CARD REPLACEMENT	
All cards	Fr
CREDIT CARDS	
Annual card fee-Gold Credit Card	P187.
Annual card fee-Red Credit Card	P147. 1.02% of applied limit; min P114.55 and m
Arrangement fee (includes limit adjustments)	1.02% of applied limit; min P114.55 and m P221.
Oustanding balance on credit card insurance (CLI)	0.19
Cash deposit at branch	Fr
Over-the-counter withdrawal	2.16% of Pula value min P15.27 and max P25.
iBank-access or monthly subscription	Fr
iBank-transfer (between own accounts)	P1.
Cellphone banking-access or monthly subscription	Fr
Cellphone banking-transfer (local banks)	P2.
Cellphone banking-beneficiary payment	P4.
Cellphone banking-third-party payment Cellphone banking - Bill Payments (Electricity, DSTV, Water	P2.
Utilities,Mascom)	P4.
Cellphone banking-mobile airtime top-up	PO.
ATM balance enquiry (local banks)	P3
ATM balance enquiry (BG)	P.
ATM cash withdrawal (international)	P46
ATM cash withdrawal (local banks)	1.89% of Pula value min P7.33 and max P9.
ATM cash withdrawal (BG)	1.19% of Pula value min P5.30 and max P7
POS purchase (online)	Fr
POS decline (swipe-own)	P1.
POS decline (swipe-local) POS decline (swipe-international)	P1.
EFT-stop order	P13
EFT-iBank payment in branch/suite	P3.
Travel insurance	Fr
Excess fee	3.23% of Pula value min P92.63 and m
Impound credit card (Local)	P1,526.
Impound credit card (Local)	P323.
PREPAID CARD	1 323.
Card replacement	P63.
Card reissuance	Fr
Card – ATM balance enquiry (BG)	Fr
Card – ATM balance enquiry (other bank)	Р
Card – ATM cash withdrawal (BG)	P2.
Card – ATM cash withdrawal (other bank)	P6.
Card – ATM cash withdrawal (International)	P30.
Card-ATM mini-statement (BG) Card - Purchase (Card Present-Domestic)	Fr
Card – Purchase (Card Present-Donlestic) Card – Purchase (Card Present-International)	P6.
Card issuance fee	P55.
Cash load fee	Fr
Card fee per month per card	P2:
EASY-2-PAY	
Easy-2-Pay net purchases	3% -
Easy-2-Pay Void	Fr
Easy-2-Pay Refund	Fr
Easy-2-Pay Rental fee Easy-2-Pay Reports	Fr
Daily batch reports	
Monthly batch reports	Fr
Merchant facility application Fee	Fr
Monthly minimum commission fee	Fr
EASY WALLET	
Send money - Individuals	P7
Send money - Businesses	P2.
Wallet - Internal transfer (from Tobetsa wallet)	Fr
Wallet - Internal Transfer (From non-Tobetsa wallet)	Fi
Wallet - Utility/Bill Payment (Electricity, DSTV, Water Utilities, Mascom)	P3
Wallet - Prepaid airtime	PC
Wallet - Reverse sent money	P2.
Wallet - Reverse internal transfer from Wallet	P2.
	Fr
ATM withdrawal fees (BG)	
ATM withdrawal fees (BG) Expired OTP renewal/regeneration	

Subscription Balance enquiry	Fre
Building Criquity	PO.
Transfer between own accounts (BG)	P0.
Transfer to other local banks	P4.2
Payment to third party accounts (BG)	P2.8
Prepaid top up	P0.6
Bill Payment (Electricity, DSTV, Water Utilities, Mascom)	P4.
SMS Alertz	PO.
Mini statement	PO.
MOBILE APP	
Mobile user registration	Fr
Assisted registration request/activation	Fn
View account balances/transaction history	Fr
Change EFT limits on app	Fr
Card Management	
Manage cards and limits	Fr
Payments	
Transfer money between linked accounts	P1.
Beneficiary payments (BG)	P2.:
Beneficiary payments (local banks)	P3.:
VAS payments airtime	P0.6
VAS bill payments (Electricity, DSTV, Water Utilities, Postpaid Airtime)	P4.
Card-2-Card	
QR code payments	1.06% per P100.00; min P3.79 and max P12.0
Visa in-country remittance	1.06% per P100.00; min P3.79 and max P12.0
Visa international remittance	1.06% per P100.00; min P3.79 and max P12.0
E-PULA INTERNET BANKING	1.00% per 1 100.00, 111111 0.0 5 and 11ax 1 12.0
Installation-web-based	Fre
	Fre
Re-installation Sign up/registration	
Sign up/registration	Fre
Balance inquiry-single account	Fre
Balance inquiry-multiple account	Fre
Statement request	Fre
Monthly fee (corporate)	P151.0
Transfers within own accounts-BG (corporate)	P1.5
Transfers to third party accounts within bank (corporate)	P2.9
Transfers to third-party/own accounts in local banks (corporate)	P4.4
Utility payments (Corporate)	P4.3
Utility payments (individual)	P4.1
Bulk payments	P3.1
Bulk collections	P7.2
Transfers to third-party accounts within bank (individual)	P2.9
Transfers to third-party/own accounts in local banks (individual)	P3.5
International wire transfer	0.36% of Pula value min P88.87 max P623.0
Call out charge for re-training	P143.2
POINT OF SALE (POS)	
POS installation fee (once-off)	P390.8-
Minimum commission fee (inclusive of VAT)	P279.1
Rental	
1-4 Machines/month	P145.1
5-9 Machines/month	P111.6
10 machines upwards/month	P100.50
Local merchant discount rate (MDR)	Min 1.67% and Max 5.599
International merchant discount rate (MDR)	Min 2.24% and Max 5.599
POS purchase (swipe) - individual (own)	P1.2
POS purchase (swipe) - corporate (own)	P4.4
	P4.8
POS (other banks machine)	D12
POS (other banks machine) POS decline (swipe-own & local - individual)	
POS (other banks machine) POS decline (swipe-own & local - individual)	
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate)	P5.5
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual)	P5.5 P6.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate)	P5.5 P6.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate)	P1.2 P5.5 P6.3 P6.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans	P5.5 P6.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate)	P5.5 P6.3 P6.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans	P5.5 P6.3 P6.3 O.62% of the Pula value min P146.07 m
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement Personal Loans (Unsecured)	P5.5 P6.3 P6.3 P6.3 0.62% of the Pula value min P146.07 m P4,442.9
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement Personal Loans (Unsecured)	P5.5 P6.3 P6.3 P6.3 0.62% of the Pula value min P146.07 m P4,442.
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement	P5.5 P6.3 P6.3 O.62% of the Pula value min P146.07 m P4,442.9 3.56% of the Pula value min P578.56 m
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement Personal Loans (Unsecured) Processing/arrangement Vehicle and Asset Finance	P5.5 P6.3 P6.3 P6.3 0.62% of the Pula value min P146.07 m P4,442.9 3.56% of the Pula value min P578.56 m P7,714.3
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement Personal Loans (Unsecured) Processing/arrangement	P5.5 P6.3 P6.3 0.62% of the Pula value min P146.07 ma
POS (other banks machine) POS decline (swipe-own & local - individual) POS decline (swipe-own & local - corporate) POS decline (swipe-international - individual) POS decline (swipe-international - corporate) LOANS Personal Loans Processing/arrangement Personal Loans (Unsecured) Processing/arrangement Vehicle and Asset Finance Processing/arrangement (individual)	P5.5 P6.3 P6.3 P6.3 O.62% of the Pula value min P146.07 m. P4,442.5 3.56% of the Pula value min P578.56 m. P7,714.3
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Individual		1.03% per P100.00; min P4.26 max P13.5
Corporate		1.03% per P100.00; min P6.75 max P27.
COLLECTIONS FEES		1
Gaborone Collections		P346.7
Out of town Collections		P462.
Gaborone Repossessions Out of town Repossessions		P1,386.9
Handling fee for Sold Repossessions		P675.0
Storage fees (per month)		P271.2
Rehabilitation fee		1.12% of Pula value min of P55.19 and max
TRADE FACILITATION CHARGES		P114.8
Foreign Exchange Charges		
Local SWIFT bank transfer		0.34% of Pula value min P83.52 max P389:
International SWIFT bank transfer		0.34% of Pula value min P89.29 max P585.
Purchase of foreign notes		3.28% of Pula value min P19.43 max P201.6
Sale of foreign notes		3.17% of Pula value min P40.14 max P398.4
Inward SWIFT bank transfer (Local)		Fre
Inward SWIFT bank transfer (International)		0.37% of Pula value min P83.45 max P566.4
Letters Of Credit (Inward Exports)		
Advising commission		P426.8
Confirming commission		0.49% of Pula amount every 6 month min P501.44 max P21,578.5
Negotiation of documents		0.28% of Pula value min P363.49 max P16,993.
Amendments (other than extensions)		P225.6
Cancellation of letter of credit		P581.2
Extension of tenure		0.54% of Pula value min P484.48 ma P16,993.
Document examination		P206.2
Letters Of Credit (Outward Import)		
Establishment of revolving and standby letter	of credit	0.54% of Pula value min P484.48 ma P17,587.9
Establishment of Standard letter of credit		0.47% of Pula value min P363.37 max P17,587.8
Drawing commission on letter of credit		P458.3
Amendment of letter of credit		P254.0
Revolving and standby letter of credit		0.58% of Pula value min P566.44 ma P17,587.8
Cancellation of letter of credit		P581.2
Discrepancy fee		P469.0
Shipping Guarantees (bill of lading indemn	ities)	
Establishment		1.28
Commission on guarantee		1.25% of Pula Value min P112.22 max P29,256.0
Amendment/cancellation commission		P139.7
Property Guarantees Establishment Foo		
Establishment Fee Commission on quarantee		1.28
Commission on guarantee Amendment of commission		1.21
PERFORMANCE/TENDER BONDS		P254.C
Establishment fee		P312.6
Guarantee letter - for bank customers		P118.5
Guarantee letter - For non-bank customers		P256.6
Bi-annual commission - individual		1.62% per annu
Bi-annual commission - corporate		2.16% per annu
Bond cancellation		P625.3
Bond downgrading		Fre
OTHER SERVICES		
Fax: Local (per page)		P17:
Fax: International (per page)		P21.9
Photocopying of documents (per page)		P3.
Courier Services (Gaborone)		P76:
Courier Services (outside Gaborone)		P190.3
BMC voucher encashment fee		0.70% of Pula value min P62.65 max P877.0
Copy of the title deed (per page)		P3.6
Valuation fees Postage fee		Fre P18
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	TOLAL DOODEDTIES	
RESIDENTIAL, COMMERCIAL, AND INDUS	BASIC TARIFF	ADDITIONAL TO BASIC TARIFF

RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL PROPERTIES				
MARKET VALUE OF PROPERTY	BASIC TARIFF	ADDITIONAL TO BASIC TARIFF		
Up to P50,000.00	P750.00			
From P50,001.00 to P150,000.00	P750.00	P3,50 per P1,000.00 over P50,000.00		
From P150,001.00 to P400,000.00	P1,100.00	P2,50 per P1,000.00 over P150,000.00		
From P400,001.00 to P1,000,000.00	P1,725.00	P2,00 per P1,000.00 over P400,000.00		
From P1,000,001.00 to P2,000,000.00	P2,925.00	P1,50 per P1,000.00 over P1,000,000.00		
From P2,000,001.00 to P3,000,000.00	P4,425.00	P1,00 per P1,000.00 over P2,000,000.00		
From P3,000,001.00 to P4,000,000.00	P5,425.00	P0,75 per P1,000.00 over P3,000,000.00		
From P4,000,001.00 to P5,000,000.00	P6,175.00	P0,50 per P1,000.00 over P4,000,000.00		
Over P5,000,000.00	P6,625.00	P0,25 per P1,000.00 over P5,000,000.00		
(B) Agricultural Properties (for farms bigger than 50 Hectares – minimum fee of P1000)				
VALUE OF PROPERTY	BASIC TARIFF	ADDITIONAL TO BASIC TARIFF		
Up to P50 000	P1,000.00			
From P50 001 to P100 000	P1,000.00	P5,00 per P1 000 over P50 000		
From P100 001 to P250 000 Over 250 000	P1,250.00	P3,50 per P1 000 over P100 000		
Over P250 000	P1,775.00	P2,50 per P1 000 over P400 000		

Corporate rates can be negotiated. Contact the nearest branch for more information

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

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