

Fees & Charges



2024 / 2025



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

GENERAL BUSINESS ACCOUNTS		Electronic & Card Services		Declined ATM withdrawal (International ATMs)		TOBESA		SERVICE FEES	
Monthly maintenance	P93.25	Cellphone Banking - Subscription	Free	Declined ATM withdrawal (International ATMs)	Free	Subscription	Free	Individual	103% per P100.00; min P4.26 max P13.57
Monthly bank e-statements	Free	Cellphone Banking - Balance Enquiry	P0.67	Declined POS transactions (own ATM)	P1.23	Balance enquiry	P0.71	Corporate	103% per P100.00; min P6.75 max P22.71
Monthly bank statements posted	P11.72	Cellphone Banking - Mini-Statement	P0.69	Declined POS transactions (local ATMs-other banks)	P1.23	Transfer between own accounts (BG)	P2.85	COLLECTIONS FEES	
Weekly bank statements (per page)	P8.58	Cellphone Banking - Internal Transfer (Within Own Accounts)	P 2.69	Declined POS transactions (International ATMs)	P6.36	Transfer to other local banks	P4.26	Gaborone Collections	P346.74
Daily bank statements (per page)	P8.60	Cellphone Banking - Transfer To Third Party Accounts Within Bank Gaborone	P2.69	Mini-statement at BG ATM	Free	Payment to third party accounts (BG)	P2.85	Out of town Collections	P462.31
Copies of bank statements (less than 6 months over-the-counter per page)	P9.16	Cellphone Banking - Local Transfer	P4.02	Pin replacement/change	Free	Prepaid top up	P0.65	Gaborone Repossessions	P924.62
Copies of bank statement & old records (over 6 months over-the-counter per page)	P43.88	Cellphone Banking - Utility/Bill Payment (Electricity, DSTV, Water Utilities)	P3.79	Balance enquiry - BG ATM	P0.82	Bill Payment (Electricity, DSTV, Water Utilities, Mascom)	P4.02	Out of town Repossessions	P1386.93
Copies of deposit slips-less than 6 months per page	P34.06	Cellphone Banking - Prepaid Airtime	P0.61	Balance enquiry - local banks ATM	P2.21	SMS Alertz	P0.33	Handling fee for Sold Repossessions	P675.04
Copies of deposit slips-more than 6 months per page	P38.08	Sms Alerts	P0.31	Balance enquiry (Fuze)	P0.73	Mini statement	P0.73	Storage fees (per month)	P271.28
Overnight cash deposit (monthly)	P187.61	Mobile App - Transfer Fee (Within Own Accounts)	P1.37	ANNUAL CARD FEE		MOBILE APP		Rehabilitation fee	112% of Pula value min of P59.19 and max of P14.80
Over-the-counter cash withdrawal	0.41% of Pula value min 28.69 max P447.70	Mobile App - On-Us Beneficiary Fee (Transfer To Third Party Accounts Within Bank Gaborone)	P2.62	Wiz account	P51.25	Mobile user registration	Free	TRADE FACILITATION CHARGES	
Over-the-counter cash deposit	0.57% of Pula value min P3.95 max P1147.96	Mobile App - Off-Us Beneficiary Fee (Local Banks)	P3.19	Fuze account	P54.81	Assisted registration request/activation	Free	Foreign Exchange Charges	
Over-the-counter cheque deposit	Free	Mobile App - Airtime Fee	P0.57	Easy Transact account	P67.83	View account balances/transaction history	Free	Local SWIFT bank transfer	
Balance enquiry	P71.95	Mobile App - Utility/Bill Payments Fee (Electricity, DSTV, Water Utilities)	P3.79	Ordinary Cheque account	P67.83	Change EFT limits on app	Free	International SWIFT bank transfer	
Stop payment	P93.41	Internet Banking Admin Fee - Personal	Free	Selekt Silver account	P133.33	Manage cards and limits	Free	Purchase of foreign notes	
Incomplete deposit slip	P50.71	Internet Banking - Internal Transfer (Within Own Accounts)	Free	Selekt Gold account	P160.29	Payments		Sale of foreign notes	
Sweeping charge	P5.76	Internet Banking - Transfer To Third Party Accounts Within BG	P2.74	CARD REPLACEMENT/ADDITIONAL CARD		Transfer money between linked accounts	P1.45	Inward SWIFT bank transfer (Local)	
Activation of dormant account	Free	Internet Banking Utility/Bill Payments (Electricity, DSTV, Water Utilities)	P3.90	Wiz account	P54.81	Beneficiary payments (BG)	P2.78	Inward SWIFT bank transfer (International)	
Closing of account	Free	Internet Banking - Internal Transfer (Within Own Accounts)	P1.47	Fuze account	P54.81	Beneficiary payments (local banks)	P3.38	Letters of Credit (Inward Exports)	
Auditor's information charge	P223.28	Internet Banking - Transfer To Third Party Accounts Within BG	P2.74	Easy Transact account	P74.42	VAS payments airtime	P0.60	Advising commission	
Corporate payroll - maintenance fee	Free	Internet Banking Local Bank Transfer	P3.37	Selekt Silver account	P128.82	VAS bill payments (Electricity, DSTV, Water Utilities, Postpaid Airtime)	P4.02	Confirming commission	
Corporate payroll - activity fee (per transaction) manual processing	P15.75	ATM Charges		Selekt Gold account	P154.88	Card-2-Card		Negotiation of documents	
Exchange of notes/coins over-the-counter (non-BG customers)	0.59% of Pula value min P17317 max P194.86	ATM Balance Inquiry (BG)	P0.77	Credit Card	P86.32	QR code payments	1.06% per P100.00; min P3.79 and max P12.03	Amendments (other than extensions)	
Referral fees (calling customer to normalise excess per minute)	P32.37	ATM Balance Inquiry (Local Banks)	P2.08	Business account	P76.94	Visa in-country remittance	1.06% per P100.00; min P3.79 and max P12.03	Cancellation of letter of credit	
Over-the-counter bank confirmation letter	P21.58	ATM Deposit Fee	Free	CARD PROTECTION FEE		Visa international remittance	1.06% per P100.00; min P3.79 and max P12.03	Extension of tenure	
GENERAL PERSONAL/NON RESIDENT ACCOUNTS		ATM Mini-Statement	Free	All cards	P71.51	E-PULA INTERNET BANKING		Document examination	
Monthly Maintenance - Ordinary Cheque Account	P44.00	ATM Non-Sufficient Funds	Free	NORMAL CARD REPLACEMENT		Installation-web-based	Free	Letters of Credit (Outward Import)	
Monthly Maintenance - Wiz account	Free	ATM Withdrawal Fees (BG)	P2.65	All cards	Free	Re-installation	Free	Establishment of revolving and standby letter of credit	
Monthly Maintenance - Fuze account	P6.80	ATM Withdrawal Fees (Local Banks)	P6.60	CREDIT CARDS		Sign up/registration	Free	Establishment of Standard letter of credit	
Monthly Maintenance - Easy Transact account	P17.77	ATM Cash Withdrawals (International Banks)	P30.58	Annual card fee-Gold Credit Card	P187.74	Balance inquiry-single account	Free	Drawing commission on letter of credit	
Monthly Maintenance - Selekt Silver account	P26.13	Lost Card Replacement/Additional Card	P70.21	Annual card fee-Red Credit Card	P147.82	Balance inquiry-multiple account	Free	Amendment of letter of credit	
Monthly Maintenance - Selekt Gold account	P187.13	Annual Card Fee	P63.99	Arrangement fee (includes limit adjustments)	102% of applied limit; min P14.55 and max P221.05	Statement request	Free	Revolving and standby letter of credit	
Monthly e-bank statement	Free	Card Protection Fee	P67.46	Outstanding balance on credit card insurance (CLI)	0.19%	Monthly fee (corporate)	P151.05	Cancellation of letter of credit	
Monthly bank statements posted	P11.72	Card Replacement	P70.21	Cash deposit at branch	Free	Transfers within own accounts-BG (corporate)	P1.56	Discrepancy fee	
Weekly bank statements	P8.76	Statements		Over-the-counter withdrawal	2.16% of Pula value min P15.27 and max P25.45	Transfers to third party accounts within bank (corporate)	P2.96	Shipping Guarantees (bill of lading indemnities)	
Daily bank statements (per page)	P8.76	Monthly Statement (Posted)	P11.06	iBank-access or monthly subscription	Free	Transfers to third-party/own accounts in local banks (corporate)	P4.41	Establishment	
Copies of bank statements (less than 6 months over-the-counter per page)	P30.66	Monthly Statement (Electronic)	Free	iBank-transfer (between own accounts)	P1.56	Transfers to third-party/own accounts in local banks (individual)	P2.90	Commission on guarantee	
Copies of bank statement and old records (over 6 months over-the-counter per page)	P40.67	Statement - Over-the-counter Daily Bank Statement (Per Page)	P8.26	Cellphone banking-access or monthly subscription	Free	International wire transfer	0.36% of Pula value min P88.87 max P623.08	Amendment/cancellation commission	
Copies of deposit slips-less than 6 months per page	P7.93	Statement - Over-the-counter Less 6 Months (Per Page)	P28.92	Cellphone banking-transfer (local banks)	P2.85	Call out charge for re-training	P143.27	PROPERTY GUARANTEES	
Copies of deposit slips-more than 6 months per page	P9.25	Statement - Over-the-counter More 6 Months (Per Page)	P39.72	Cellphone banking-beneficiary payment	P4.26	POINT OF SALE (POS)		Establishment Fee	
Overnight cash deposit	P187.60	Other Services		Cellphone banking-third-party payment	P2.85	POS installation fee (once-off)	P390.84	Commission on guarantee	
Over-the-counter-cash withdrawal	0.41% of Pula value min P28.69 max P452.82	Fax - Local (Per Page)	P16.22	Cellphone banking-Bill Payments (Electricity, DSTV, Water Utilities, Mascom)	P4.02	Minimum commission fee (inclusive of VAT)	P279.17	Amendment of commission	
Over-the-counter-cash withdrawal (Wiz)	P26.49	Fax - International (Per Page)	P20.68	Cellphone banking-mobile airtime top-up	P0.65	Rental		PERFORMANCE/TENDER BONDS	
Over-the-counter cash deposit	0.36% of Pula value min P3.91 max P194.86	Telephone Cost Per Minute	P14.75	ATM balance enquiry (local banks)	P3.16	1-4 Machines/month	P145.17	Establishment fee	
Over the counter cash deposits - (Wiz account)	Free	Photocopies (Per Page)	P3.22	ATM balance enquiry (BG)	P1.19	5-9 Machines/month	P111.67	Guarantee letter - for bank customers	
Over the counter cash withdrawal - (Fuze account)	Free	Tax Information	Free	ATM cash withdrawal (international)	P46.31	10 machines upwards/month	P100.50	Guarantee letter - For non-bank customers	
Over the counter cash deposits - (Fuze account)	Free	Courier Services - Gaborone	P71.83	ATM cash withdrawal (local banks)	1.89% of Pula value min P7.33 and max P9.67	Local merchant discount rate (MDR)	Min 1.67% and Max 5.59%	Bi-annual commission - individual	
Referral fees (calling a customer to normalise excess) (per minute)	P15.63	Courier Services - Outside Gaborone	P179.60	ATM cash withdrawal (BG)	1.19% of Pula value min P5.30 and max P7.13	International merchant discount rate (MDR)	Min 2.24% and Max 5.59%	Bi-annual commission - corporate	
Exchange of notes/coins over-the-counter (Non-BG customer)	0.59% of Pula value min P161.84 max P557.26	Deposit Slip Incomplete/Correction	P5.60	POS purchase (online)	Free	POS purchase (swipe) - individual (own)	P1.29	Bond cancellation	
Balance enquiry over-the-counter	P8.27	Deposit Slip Less 6 Months	P7.48	POS decline (swipe-own)	P1.23	POS purchase (swipe) - corporate (own)	P4.46	Bond downgrading	
Activation of dormant accounts	Free	Deposit Slip More 6 Months	P8.73	POS decline (swipe-local)	P1.23	POS (other banks machine)	P4.86	OTHER SERVICES	
Closing of account	Free	Postage Fee	P17.08	POS decline (swipe-international)	P6.36	POS decline (swipe-own & local - individual)	P1.23	Fax Local (per page)	
Incomplete deposit slip	P5.94	Service Fees	1.03% of Pula value min P4.02 max P12.80	EFT-stop order	P13.13	POS decline (swipe-own & local - corporate)	P5.59	Fax International (per page)	
Over the counter cash deposit (own bank)	0.36% of Pula min P3.91 max P194.86	FOREIGN CURRENCY ACCOUNTS		EFT-Bank payment in branch/suite	P3.50	POS decline (swipe-international - individual)	P6.36	Photocopying of documents (per page)	
Stop payment	P15.07	Monthly maintenance fee	Free	Travel insurance	Free	POS decline (swipe-international - corporate)	P6.36	Courier Services (Gaborone)	
Over-the-counter bank confirmation letter	P21.20	Monthly bank e-statements	Free	Excess fee	3.23% of Pula value min P92.63 and max P1,526.79	POS decline (swipe-international - corporate)	P6.36	Courier Services (outside Gaborone)	
DEPOSIT-BOOK		Copies of bank statements less than 6 months (per page)	P7.81	Impound credit card (Local)	P134.86	LOANS		BMC voucher encashment fee	
20-50 pages	P55.83	Copies of bank statement and old records older than 6 months (per page)	P30.59	Impound credit card (International)	P323.68	PERSONAL LOANS		Copy of the title deed (per page)	
51-100 pages	P105.08	Over-the-counter cash withdrawal (Individual)	2.74% of Pula value min P36.31 max P411.65	PREPAID CARD		Processing/arrangement	0.62% of the Pula value min P146.07 max P4,442.53	Valuation fees	
101 and above	P195.42	Over-the-counter cash withdrawal (Corporate)	2.74% of Pula value min P37.59 max P411.65	Card replacement	P63.80	Personal Loans (Unsecured)		Postage fee	
STOP ORDERS		Over-the-counter cash deposit (ZAR)	3.16% of Pula value min P4.95 max P211.80	Card reassurance	Free	Processing/arrangement	3.56% of the Pula value min P572.56 max P7,714.33	RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL PROPERTIES	
Stop order within bank (own accounts)	P13.06	Over-the-counter cash deposit (USD)	3.16% of Pula value min P4.95 max P211.80	Card - ATM balance enquiry (BG)	Free	Vehicle and Asset Finance		MARKET VALUE OF PROPERTY	
Stop order within bank (third party accounts)	P14.46	Over-the-counter cash deposit (GBP)	3.16% of Pula value min P4.95 max P211.80	Card - ATM balance enquiry (other bank)	P1.12	Processing/arrangement (individual)	1.09% of the Pula value min P664.07 max P12,703.03	Up to P50,000.00	
Stop order within bank (loan repayment)	P14.46	Over-the-counter cash deposit (EURO)	3.16% of Pula value min P4.95 max P211.80	Card - ATM cash withdrawal (BG)	P2.65	Processing/arrangement (business)	1.11% of the Pula value min P1,340.03	From P50,001.00 to P100,000.00	
Stop order to other banks (International)	P14.90	Amendments (outgoing SWIFT transfers) - Individual	P78.76	Card - ATM cash withdrawal (other bank)	P6.60	Unsecured Lending (Scheme Loans)		From P100,001.00 to P250,000.00	
Debit order fee	P24.45	Amendments (outgoing SWIFT transfers) - Business	P81.51	Card - ATM cash withdrawal (International)	P30.58	Processing/arrangement	3.56% of the Pula min P578.56 max P7,714.33	From P250,001.00 to P500,000.00	
Stop order dishonored	P26.97	Violation of minimum balance	Free	Card-ATM mini-statement (BG)	Free	Early repayment penalty	30 days penalty interest if less than 45 days notice is given	From P500,001.00 to P1,000,000.00	
PENALTY CHARGES		Monthly bank statements posted - Business	Free	Card - Purchase (Card Present-Domestic)	Free	Deferment fee (Individuals)	Free	From P1,000,001.00 to P2,500,000.00	
Stoppage of payment	P83.75	Dormant account charges - Business	Free	Card - Purchase (Card Present-International)	P6.60	Overdrafts		From P2,500,001.00 to P5,000,000.00	
Debit order unpaid	P26.91	Copies of deposit slips-less than 6 months per page	P33.95	Card issuance fee	P55.00	Authorised facility arrangement (Individuals)	0.67% of the Pula value min P141.37 max P18,410.22	From P5,000,001.00 to P10,000,000.00	
TERM/NOTICE DEPOSITS AND SURE SAVE		Copies of deposit slips-more than 6 months per page	P38.08	Cash load fee	Free	Authorised facility arrangement (commercial)	0.79% of the Pula value min P1,347.96	From P10,000,001.00 to P25,000,000.00	
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 interest earned)	ATM CHARGES (CORPORATE)		Card fee per month per card	P2.46	Unauthorised facility	P296.80	From P25,000,001.00 to P50,000,000.00	
Charge for breaking a term deposit (Suresave) Limited to interest earned	P312.68 + ((principal x interest rate offered x No. of days remaining)/365) * 0.26 (limited to the interest earned)	ATM cash withdrawal at BG ATM	P2.90	EASY-2-PAY		Renewal of facility (Individuals)	0.63% of the Pula value min P122.73 max P11,858.42	Over P50,000,000.00	
		ATM cash withdrawal (local banks ATMs)	P7.00	Easy-2-Pay net purchases	3% - 5%	Renewal of facility (commercial)	0.65% of the Pula value min P91.36	VALUE OF PROPERTY	
		ATM cash withdrawal (International banks)	P32.42	Easy-2-Pay Void	Free	Home Loans		Up to P50 000	
		ATM cash deposit at BG ATM	0.35% of Pula value min P3.64 max P15,544.46	Easy-2-Pay Refund	Free	Processing/arrangement	0.67% of the Pula value min P634.83 max P25,406.06	From P50 001 to P100 000	
		Balance enquiry at BG ATM	P0.84	Easy-2-Pay Rental fee	Free	Commercial/Building Loans		From P100 001 to P250 000	
		Balance enquiry at local banks ATM	P2.21	Easy-2-Pay Reports	Free	Processing/arrangement	1.09% of the Pula value min P656.62	Over 250 000	
		Declined ATM withdrawal (BG ATM)	Free	Daily batch reports	Free	Early repayment penalty for all loans	30 days penalty interest if less than 45 days notice is given		
		Declined ATM withdrawal (local banks ATMs)	Free	Monthly batch reports	Free	Deferment fee for all loans	Free		
		Declined ATM withdrawal (International banks)	Free	Merchant facility application Fee	Free	Issuing loan settlement letters	P33.98		
		Declined POS transactions (BG machine)	P5.59	Monthly minimum commission fee	Free	Credit Reference Checks			
		Declined POS transactions (other banks)	P5.59	EASY WALLET		ITC enquiry (Individual)	P68.02		
		Declined POS transactions (International)	P6.36	Send money - Individuals	P713	ITC enquiry (corporate)	P339.87		
		ATM CHARGES - (INDIVIDUAL)		Send money - Businesses	P2.95				
		ATM cash withdrawal at BG ATM	P2.81	Wallet - Internal transfer (from Tobetsa wallet)	Free				
		ATM cash withdrawal (local banks ATM)	P7.00	Wallet - Internal Transfer (From non-Tobetsa wallet)	Free				
		ATM cash withdrawal (International banks)	P32.42	Wallet - Utility/Bill Payment (Electricity, DSTV, Water Utilities, Mascom)	P3.19				
		ATM cash deposit at BG ATM	0.35% of Pula value min P3.64 max P15,544.46	Wallet - Prepaid airtime	P0.61				
		BG ATM withdrawal (Wiz)	Free	Wallet - Reverse sent money	P2.34				
		BG ATM withdrawal (Fuze)	P2.86	Wallet - Reverse internal transfer from Wallet	P2.43				
		Non-BG ATM withdrawal (Wiz)	P3.88	ATM withdrawal fees (BG)	Free				
		Non-BG ATM withdrawal (Fuze)	P4.05	Expired OTP renewal/regeneration	P2.69				
		Declined ATM withdrawal (own ATM)	Free	Subsequent ATM withdrawal	P1.24				
		Declined ATM withdrawal (local ATMs-other banks)	Free						

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

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