

Fees and Charges

General fees for financial services (including 12% VAT) as from 15th February 2012

CHEQUE ACCOUNTS	
General Business Account	New Pricing
Monthly Maintenance Fee	P64.68
Monthly Bank Statement	Free
Daily Bank Statement	P61.60
Interim Bank Statement	P5.94
Copies of old Bank Statements	P23.52
Copies of Deposit Slips	P23.52
Over the Counter Cash Withdrawal	P24.64
Over - the Counter Cash Deposit	0.56% of the Pula value min P3.00
Over - the Counter Cheque Deposit	Free
Referral Fees (Calling Customer to Normalise Excess)	P11.32
Balance Enquiry	Free
Stop Payment	P64.68
Incomplete Deposit Slip	P38.81
Internal Debit Order	P12.32
Sweeping Charge	P12.32
Auditor's Information Charge	P150
Corporate Payroll Activity Fee	11.20 per Transaction
GENERAL PERSONAL ACCOUNTS	
Monthly Maintenance	P37.04
Monthly Bank Statement	Free
Daily Bank Statements	P58.80
Copies Of Old Statements	P23.52
Copies Of Deposit Slips	P5.88
Over-the Counter Cash Withdrawal	P23.52
Over the Counter Cash Deposit	0.34% of the Pula value min P3.15
Referral Fees (Calling Customer to Normalise Excess)	P24.70
Exchange of Notes/Coins Over the Counter	0.56% of the Pula value min P150 max P500
Balance Enquiry Over the Counter	Free
Activation of Dormant Accounts	Free
Cheque Encashment	0.36% of the Pula value min P2.86 max P9.54
Stop Payment	P61.74
Monthly Maintenance Fee (Easy Transact)	P11.76
Monthly Maintenance Fee (Selekt Silver)	P19.40
Monthly Maintenance Fee (Selekt Gold)	Free
SAVINGS ACCOUNT (Ipeele)	
Minimum Opening Balance	P100.00
Monthly Maintenance Fee	Free
Withdrawal Fee (Over the Counter)	Free
Subsequent Withdrawal within a Month	P112.00
DEPOSITS	
Over the Counter Cheque Deposits	Free
Over the Counter Cash Deposit to Other Banks	Free
FOREIGN CURRENCY ACCOUNTS (PERSONAL)	
Monthly Maintenance	Free
Monthly Bank Statements	Free
Interim Bank Statement	P5.78
Copies of old Bank Statements	P23.52
Over - the Counter Cash Withdrawal	2.5% of the Pula value min P33.66 max P336.00
Over - the Counter Cash Deposit	3% of the Pula value min P11.76 max P166.73
ATM CHARGES-INDIVIDUALS (CURRENT ACCOUNT DEBIT CARD)	
Withdrawal at Own Atm	P2.14
Withdrawal at Other Banks' ATM	P3.53
Withdrawal at International Banks	P25.00
Mini Statement at Own ATM	Free

Additional Card Issued	P56.00
Lost ATM Card Replacement	P56.00
Lost Card Protection Insurance	P32.08
Balance Enquiry at Own ATM	P0.59
Declined ATM Withdrawal (no funds): Local	P1.70
Selekt Silver	
Annual Card Fee	P103.85
Lost ATM Card Replacement	P103.85
Selekt Gold	
Annual Card Fee	P124.85
Lost ATM Card Replacement	P124.85
INTERNET BANKING	
Insatallation	Free
Monthly Fee per User	P140
To Own Account within the Same Bank	P1.16
To Own Accounts in Bank Gaborone	P1.16
To Third Party Accounts within Bank	P2.21
To Third Party Accounts in Other Banks	P2.73
To Third Party Accounts in Other Banks (Corporate Clients)	P3.26
Internet Banking	
Sign-Up/Registration	Free
Utility Bill Payment	P3.26
LOANS	
Personal Loans	New Pricing
Processing/Arrangement Fee on Approval	1.05% of value min P105.00
Early Repayment Penalty	30 days interest if less than 45 days notice is given
Vehicle & Asset Finance	
Processing/Arrangement Fee on Approval	0.53% of value min P500.00
Early Repayment Penalty	30 days interest if less than 45 days notice is given
Home Loans	
Processing/Arrangement Fee on Approval	0.53% of value min P500.00
Early Repayment Penalty	30 days interest if less than 45 days notice is given
Commercial Building Loans	
Processing/Arrangement Fee on Approval	0.53% of value min P500
Early Repayment Penalty	30 days interest if less than 45 days notice is given
Overdrafts	
Authorised Facility Arrangement	0.53% of value min P105.00
Unauthorised Facility Arrangement	P246.75
Renewal of Facility	0.5% of value min P100.00
COLLECTIONS FEES FOR RETAIL AND MICRO LENDING	
Gaborone Collections	P300
Out of Town Collections	P400
Gaborone Repossessions	P800
Out of Gaborone Repossessions	P1200
Storage Fees	P216.40
Handling Fees for Sold Repossessions	P550
TRADE FACILITATION CHARGES	
Foreign Exchange Charges	
Local SWIFT Bank Transfer	0.3% of value min P65.00 max P300
International SWIFT Bank Transfer	0.3% of value min P65.00 max P500
Purchase of Foreign Notes	3% of value min P15.00 max P158.79
Sale of Foreign Notes	3% of value min P33.60 max P336.00
Purchase of Foreign Draft	3% of value min P33.60 max P400.00
Sale of Foreign Draft	3% of value min P33.60 max P400.00
Bills Negotiated and Returned Unpaid	0.3% of value min P65.00 max P300
Foreign Draft	0.3% of value min P65.00 max P300

Telegraphic Transfers	0.3% of value min P65.00 max P300
Real Time Gross Settlement	0.3% of value min P65.00 max P300
Draft Replacement	P100.00
Draft and Mail Transfer	P50.00
Inward SWIFT Bank Transfer	Free
Draft Request to Stop	P100.00
LETTERS OF CREDIT (INWARD -EXPORTS)	
Advising Commission	P336
Confirming Commission	0.45% every six months min P400 max P15000.00
Negotiation of Documents	0.25% of Pula value min P310.00 max P15000.00
Amendments (Other than Extension)	P180
Cancellation	P448
Extension of Tenure	0.50% min value P0 max P15000
Document Examination	P168 per hour
LETTERS OF CREDIT (OUTWARDS -IMPORTS)	
Establishment of Letter of Credit	0.50% min P400 max 15000
Standby Letter of Credit	0.45% min P300 max P15000
Drawing Commission on Letter of Credit (Minimum)	P400
Amendment of Letter of Credit	P200
Revolving and Standby Letter of Credit	0.55% min P500 max P15000
Cancellation of Letter of Credit	P448
Discrepancy Fee	P374.18
PROPERTY GUARANTEES	
Establishment Fee	1%
Subsequent	Free
Commission on Guarantee	1.12% per annum
Amendment of Commission	P200
Bonds	
PERFORMANCE/TENDER BONDS	
Establishment	
For Bank Customers	1%
Biannually Commission	1.50% per annum
PAYMENT AND CLEARING CHARGES	
(i) Cheque Books / Forms	
Standard Cheque Book	
20 - 50 Pages	P24.70
51 - 100 Pages	P49.29
Issue of Bank Cheque - per Cheque Leaf	P48.11
(ii) Deposit - Book	
51 - 100 Pages	P17.43
101 and Above	P30.47
(iii) Stop Orders	
Stop Order Within Bank (Own Accounts)	P11.76
(iv) Penalty Charges	
Stoppage of Payment	P61.74
Cheque Dishonoured Due Lack of Funds	P246.96
Debit Order Unpaid	P20
Post Dated Cheques	P35.28
Excess Item Fee	P246.96
OTHER SERVICES	
Fax	
Local	P12.35
International	P15.75
Photocopying of Documents	P2.46
Service charges	
Business	0.9% per P100 min value P4.91 max P21.38
Personal	0.30% per P100 min value P3.20 max P10.18

Corporate rates can be negotiated. For more information contact your nearest branch.