

Fees and Charges

General fees for financial services (including 12% VAT) As from 1st July 2010

CHEQUE ACCOUNTS	
Business Account	
Minimum Opening Balance	P1000.00
Monthly Maintenance Fee	P58.80
Issue of Cheque Book	40 Page P23.52 100 Page P47.04
Personal Account (Earn P 3500.00)	
Minimum Opening Balance	P500.00
Monthly Maintenance Fee	P35.28
Issue of Cheque Book	40 Page P23.52 100 Page P46.94
Closing of Account	
Dormant Account Re-activation	Free
Service Fee	
Business	0.9% per P100.00 min P4.68 max P20.36
Personal	0.3% per P100.00 min P3.05 max P10.18
Other	
Dishonoured cheque	P235.20
Overdrawn fees	P235.20
Stop payment of cheques (per item)	P58.80
Mailing of cheque book	P22.40
TRANSACTING ACCOUNT	
Minimum Opening Balance	P100.00
Monthly Maintenance Fees	P11.20
SAVINGS ACCOUNT (Ipeelee)	
Minimum Opening Balance	
Personal	P100.00
Monthly Maintenance Fee	Free
Second withdrawal within a month (first withdrawal free)	P100.00
DEPOSITS	
Cash deposit Fee	
Business	0.5% amount
Individual	0.3% amount
Cheque Deposit Fee	Free
Post-dated Cheques (per cheque)	P33.60
Deposit Correction	P35.28
Recalled Deposit Item	P35.28
Deposit Book	P16.60
	P29.02

OTHER CURRENT SERVICES	
Stop Payment (Per Payment)	P58.80
Statement (Monthly)	Free
Statement (Preliminary)	P5.60
Photocopies (per page)	P2.34
Holding Post-dated Cheque	P23.52
Fax and telephone, Flat Fee	P11.76
Copies of past Account Statements	P23.52
Balance Certificate	P23.52
Bank Reports to Other Banks	P23.52
Bank Statement Delivery	P17.61
Bank Cheques	P45.82
Auditor's Certificate	P23.52
ATM SERVICES	
Withdrawal at own ATM	P2.04
Balance Enquiry at own ATM	P0.56
Withdrawal at Other Banks' ATM	P3.36
Balance Enquiry at Other Banks' ATM	P1.73
Declined Transaction	P1.68
POINT OF SALE TRANSACTIONS	
POS Botswana	Free
POS International	Free
Declined Transaction at POS	Free
FIRST ISSUE OF CARD	
VISA Electron	Free
Replacement of lost and/or damaged card	P56.00
Annual Card Fee	P56.00
Card Protection Fee	P30.55
TRANSFERS AND PAYMENTS	
Stop Order	P11.20
Foreign Stop Order	0.3% of value min P56.00 max P280.00
RTGS Transfers	0.3% of value min P56.00 max P280.00

Foreign SWFT	0.3% of value min P56.00 max P280.00
Outward Telegraphic Transfer	0.3% of value min P56.00 max P280.00
Inward Telegraphic Transfers	Free
ADVANCES AND OVERDRAFT	
Overdraft Application	0.5% of value min P100.00
Penalty interest (on the amount exceeding the arranged overdraft limit)	5%
Overdraft notice of irregularity/reminders	P23.52
Annual review of facility	P56.00
LOANS	
Personal Loans	
Administration/Arrangement Fee on Approval	0.5% of value min P100.00
Facility Fees on Approval	
Property Loans	0.5% of value min P500.00
Vehicle and Asset	0.5% of value min P500.00
Early Settlement of Loan	30 Days Interest on the Outstanding Loan balance
FOREIGN EXCHANGE	
Purchase of Foreign Notes	3% of the Pula value min P11.76 max P158.79
Sale of Foreign Notes	2.5% of the Pula value min P33.60 max P336.00
Sale of Foreign Drafts	2.5% of the Pula value min P33.60 max P336.00
Purchase of Foreign Drafts	2.5% of the Pula value min P33.60 max P336.00
GUARANTEES AND LETTERS OF CREDIT OF UNDERTAKING	
Foreign Inward	
Advising a Credit	P224.00
Payment and/or Negotiations	
Confirmation Commission	0.5% of Value every 6 months
Amendment commission	1% Min P112.00
LETTERS OF CREDIT	
Drawings	P356.36
Communication (MT700)	P101.82
Amendments-Others (Flat Fee)	P178.18
Expiry Administration Fee	P234.18
Discrepancy Fee (For Account Beneficiary)	P356.36