Savings, Investments, Lending and Foreign Currency Rates

effective from 1st May 2025

Savings and Investments Rates

Description	Normal Interest Rate*	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
Ipeele	0.00% – 1.55%	0.00% – 1.56%	1,000
SureSave 12 Months	4.25%	4.34%	100
SureSave 24 Months	4.50%	4.60%	100
SureSave 36 Months	4.25%	4.34%	100
Lebandla	1.85% – 2.35%	1.87% – 2.38%	1,000
EasySave	1.75% – 3.75%	1.76% – 3.82%	100
Fixed Deposit 91 Days	3.50% – 13.50%	3.56% – 14.42%	1,000
Fixed Deposit 6 Months	3.75% – 13.50%	3.82% – 14.42%	1,000
Fixed Deposit 12 Months	4.50% – 10.50%	4.60% – 11.05%	1,000
Fixed Deposit 24 Months	4.50% – 7.00%	4.60% – 7.24%	1,000

Lending Rates

Description	Normal Interest Rate*		Average Effective Interest Rate (%)
Monetary Policy Rate (MoPR)	1.90%		
Bank Gaborone Prime Lending Rate	6.01%		
Mortgage Rate	Prime – Prime +8%		8.53%
Overdraft Rate (revolving credit lines)	Prime – Prime +13.50%		11.52%
Credit Card Rate	Prime +10% – Prime +15%		17.83%
Lease loans	N/A		N/A
Personal loans (excluding overdrafts mortgage, and credit cards)	Prime +3% – Prime +25.49%		11.55%
Other long term loan rates (Commercial loans)	Prime +4% – Prime +13.5%		10.99%

Foreign Currency Rates

USD rates

Months	Range Nominal Interest Rate (Min)	Range Nominal Interest Rate (Max)	Range Effective Interest Rate (Min)	Range Effective Interest Rate (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1 Month	0.75%	2.25%	0.75%	2.27%	1000	1000
3 Months	1.25%	2.75%	1.26%	2.78%	1000	1000
6 Months	2.00%	3.50%	2.02%	3.56%	1000	1000
9 Months	2.25%	3.75%	2.27%	3.82%	1000	1000
12 Months	2.50%	4.00%	2.53%	4.07%	1000	1000
Call	0.00%	1.50%	0.00%	1.51%	100	100

*Rates apply to amounts from USD1K to USD1M. All rates for USD1M and above are negotiable

ZAR rates

Months	Range Nominal Interest Rate (Min)	Range Nominal Interest Rate (Max)	Range Effective Interest Rate (Min)	Range Effective Interest Rate (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1 Month	2.00%	5.00%	2.02%	5.12%	10000	10000
3 Months	2.25%	5.25%	2.27%	5.38%	10000	10000
6 Months	3.35%	6.25%	3.30%	6.43%	10000	10000
9 Months	3.50%	6.50%	3.56%	6.70%	10000	10000
12 Months	3.75%	6.75%	3.82%	6.96%	10000	10000
Call	0.00%	2.75%	0.00%	2.78%	500	500

*Rates apply to amounts from ZAR10K to ZAR1M. All rates for ZAR1M and above are negotiable

GBP rates

Months	Range Nominal Interest Rate (Min)	Range Nominal Interest Rate (Max)	Range Effective Interest Rate (Min)	Range Effective Interest Rate (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1 Month	0.25%	1.25%	0.25%	1.26%	1000	1000
3 Months	0.50%	1.50%	0.50%	1.51%	1000	1000
6 Months	1.00%	2.00%	1.00%	2.02%	1000	1000
9 Months	1.50%	2.50%	1.51%	2.53%	1000	1000
12 Months	1.50%	2.50%	1.51%	2.53%	1000	1000
Call	0.00%	0.25%	0.00%	0.25%	100	100

*Rates apply to amounts from GBP1K to GBP1M. All rates for GBP1M and above are negotiable

EUR rates

Months	Range Nominal Interest Rate (Min)	Range Nominal Interest Rate (Max)	Range Effective Interest Rate (Min)	Range Effective Interest Rate (Max)	Minimum Opening Balance (Individuals)	Minimum Opening Balance (Business)
1 Month	1.00%	1.50%	1.00%	1.51%	1000	1000
3 Months	1.50%	2.00%	1.51%	2.02%	1000	1000
6 Months	1.75%	2.25%	1.76%	2.27%	1000	1000
9 Months	2.00%	2.50%	2.02%	2.53%	1000	1000
12 Months	2.00%	2.50%	2.02%	2.53%	1000	1000
Call	0.00%	0.15%	0.00%	0.15%	100	100

*Rates apply to amounts from EUR1K to EUR1M. All rates for EUR1M and above are negotiable

For more information contact our branches:

Airport Junction – 318 5903 | CBD – 371 5470 | Francistown – 244 2323 | Game City – 318 1077
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