



Savings, Investments, Lending and Foreign Currency Rates effective from 1st October 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 |
| Ipeelee | 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 | 4.25% - 13.50% | 4.31% - 14.42% | 1,000 |
| Fixed Deposit 6 Months | 4.50% - 13.50% | 4.57% - 14.42% | 1,000 |
| Fixed Deposit 12 Months | 5.25% - 10.50% | 5.35% - 11.05% | 1,000 |
| Fixed Deposit 24 Months | 5.25% - 7.00% | 5.35% - 7.24% | 1,000 |

Lending Rates

| Description | Normal Interest Rate* | Average Effective Interest Rate (%) |
|--|---------------------------|-------------------------------------|
| Monetary Policy Rate (MoPR) | 1.90% | 1.90% |
| Bank Gaborone Prime Lending Rate | 7.51% | 7.51% |
| Mortgage Rate | Prime - Prime +8% | 10.16% |
| Overdraft Rate (revolving credit lines) | Prime - Prime +13.50% | 13.48% |
| Credit Card Rate | Prime +10% - Prime +15% | 19.57% |
| Lease loans | N/A | N/A |
| Personal loans (excluding overdrafts mortgage, and credit cards) | Prime +3% - Prime +25.49% | 13.26% |
| Other long term loan rates (Commercial loans) | Prime +4% - Prime +13.5% | 12.80% |

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.

For more information contact our branches:

Airport Junction - 318 5903 | CBD - 371 5470 | Francistown - 244 2323 | Game City - 318 1077
 Ghanzi - 659 7353 | Kang - 651 7190 | Kasane - 6250123 | Mall - 367 1601 | Mahalapye - 471 2952
 Molepolole - 592 1444 | Maun - 680 0810 | Palapye - 492 4477

Contact Centre - 315 8681 | www.bankgaborone.co.bw

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

Quarterly Deposit and Lending Rates 2025 July - September 2025

Actual Deposit Interest Rates

| Type of Deposit Account | July 2025 Interest Rates (%) | August 2025 Interest Rates (%) | September 2025 Interest Rates (%) | Range Interest Rates (%) |
|---------------------------|------------------------------|--------------------------------|-----------------------------------|--------------------------|
| Current | 0.00% - 3.00% | 0.00% - 3.00% | 0.00% - 3.00% | 0.00% - 3.00% |
| Call | 0.00% - 3.00% | 0.00% - 3.00% | 0.00% - 3.00% | 0.00% - 3.00% |
| Savings | 0.00% - 4.50% | 0.00% - 4.50% | 0.00% - 4.50% | 0.00% - 4.50% |
| 3 months | 3.50% - 13.50% | 4.25% - 13.50% | 4.25% - 13.50% | 3.50% - 13.50% |
| 6 months | 3.75% - 13.50% | 4.50% - 13.50% | 4.50% - 13.50% | 3.75% - 13.50% |
| 12 months | 4.50% - 10.50% | 5.25% - 10.50% | 5.25% - 10.50% | 4.50% - 10.50% |
| 24 months | 4.50% - 7.00% | 5.25% - 7.00% | 5.25% - 7.00% | 4.50% - 7.00% |
| Foreign Currency Call ZAR | 0.00% - 2.75% | 0.00% - 2.75% | 0.00% - 2.75% | 0.00% - 2.75% |
| Foreign Currency Call USD | 0.00% - 1.50% | 0.00% - 1.50% | 0.00% - 1.50% | 0.00% - 1.50% |

Actual Lending Interest Rates

| Type of Deposit Account | July 2025 Interest Rates (%) | August 2025 Interest Rates (%) | September 2025 Interest Rates (%) | Range Interest Rates (%) |
|---|------------------------------|--------------------------------|-----------------------------------|---------------------------|
| Monetary Policy Rate | 1.90% | 1.90% | 1.90% | 1.90% |
| Prime Lending Rate | 7.51% | 7.51% | 7.51% | 7.51% |
| Mortgage Rate | Prime - Prime +8% | Prime - Prime +8% | Prime - Prime +8% | Prime - Prime +8% |
| Overdraft Rate (revolving credit lines) | Prime - Prime +13.50% | Prime - Prime +13.50% | Prime - Prime +13.50% | Prime - Prime +13.50% |
| Credit Card Rate | Prime +10% - Prime +15% | Prime +10% - Prime +15% | Prime +10% - Prime +15% | Prime +10% - Prime +15% |
| Lease loans | N/A | N/A | N/A | N/A |
| Unsecured Personal loans (excluding overdrafts, mortgage, and credit cards) | Prime +3% - Prime +25.49% | Prime +3% - Prime +25.49% | Prime +3% - Prime +25.49% | Prime +3% - Prime +25.49% |
| Other long term loan rates | Prime +4% - Prime +13.5% | Prime +4% - Prime +13.5% | Prime +4% - Prime +13.5% | Prime +4% - Prime +13.5% |

Member of the Deposit Insurance Scheme of Botswana

