

# FEES & CHARGES

General fees for financial services (including 14% VAT), as from 22<sup>nd</sup> February 2026.



GENERAL BUSINESS ACCOUNTS		
Monthly maintenance		P97.45
Monthly bank e-statements		Free
Monthly bank statements posted		P12.25
Weekly bank statements (per page)		P9.15
Daily bank statements (per page)		P9.15
Copies of bank statements less than 6 months per page		P32.04
Copies of bank statements & old records over 6 months per page		P42.50
Copies of deposit slips - less than 6 months per page		P35.59
Copies of deposit slips - more than 6 months per page		P39.79
Overnight cash deposit (monthly)		P196.05
In-Branch cash withdrawal	0.43% of Pula value min P29.98 max P467.85	
In-Branch cash deposit	0.60% of Pula value min P4.13 max P1,199.62	
In-Branch Balance enquiry		P75.19
Stop payment		P97.61
Incomplete deposit slip		P52.99
Sweeping charge		P6.02
Activation of dormant account		Free
Closing of account		Free
Auditor's information charge		P233.33
Corporate payroll - maintenance fee		Free
Corporate payroll - activity fee (per transaction) manual processing		P16.46
Exchange of notes/ coins over-the-counter (Non-BG customer)	0.62% of Pula value min P180.96 max P1248.63	
Referral fees (calling customer to normalise excess per minute)		P33.83
In-Branch confirmation letter		P22.55
GENERAL PERSONAL/ NON RESIDENT ACCOUNTS		
Monthly Maintenance - Ordinary Current & Non Resident Account		P45.98
Monthly Maintenance - Wiz account		Free
Monthly Maintenance - Fuze account		P7.11
Monthly Maintenance - Easy Transact account		P18.57
Monthly Maintenance - Selekt Gold account		P195.55
Monthly e-bank statement		Free
Monthly bank statements posted		P12.25
Weekly bank statements		P9.15
Daily bank statements (per page)		P9.15
Copies of bank statements less than 6 months per page		P32.04
Copies of bank statement and old records over 6 months per page		P42.50
Copies of deposit slips - less than 6 months per page		P8.29
Copies of deposit slips - more than 6 months per page		P9.67
Overnight cash deposit		P196.04
In-Branch cash withdrawal	0.43% of Pula value min P29.98 max P473.20	
In-Branch cash withdrawal (Credit card)	2.26% of Pula value min P15.96 max P26.60	
In-Branch cash deposit (Credit card)		Free
In-Branch cash withdrawal - Wiz		P27.68
In-Branch cash deposit	0.38% of Pula value min P4.09 max P1,248.63	
In-Branch cash deposits - Wiz account		Free
Balance enquiry - Wiz		P0.72
In-Branch withdrawal - Fuze account		P28.63
In-Branch cash deposits - Fuze account		Free
Balance enquiry - Fuze		P0.76
Referral fees (calling a customer to normalise excess)(per minute)		P16.33
Balance enquiry in-Branch		P8.64
Activation of dormant accounts		Free
Closing of account		Free
Incomplete deposit slip		P6.21
Stop payment		P15.75
In-Branch bank confirmation letter		P22.55
DEPOSIT-BOOK		
20 - 50 pages		P58.34
51 - 100 pages		P110.85
101 and above		P204.21
STOP ORDERS		
Stop order within bank (own accounts)		P13.65
Stop order within bank (third party accounts)		P15.11
Stop order within bank (loan repayment)		P15.11
Stop order to other banks (International)		P15.57
Debit order fee		P25.55
Stop order dishonored: insufficient funds		P28.18
PENALTY CHARGES		
Stoppage of payment		P87.52
Debit order unpaid		P28.12
TERM/NOTICE DEPOSITS AND SURESAVE		
Charge for breaking a term/notice (term deposits 1 - 24 months) Limited to interest earned		P326.80 + ((principal x interest rate offered x No. of days remaining)/365)* 0.27 (limited to the interest earned)
Early redemption (suresave 12, 24, 36 months)Limited to interest earned		P326.80 + ((principal x interest rate offered x No. of days remaining)/365)* 0.27 (limited to the interest earned)
SERVICE FEES		
Individual		1.08% per P100.00; min P4.45 max P14.18
Corporate		1.08% per P100.00; min P7.05 max P28.96

SURESAVE - 12, 24, 36 MONTHS		
Monthly Maintenance fee		Free
Activation of dormant account		Free
SAVINGS ACCOUNT (IPEELE AND LEBANDLA)		
Monthly maintenance fee		Free
Withdrawal fee (over-the-counter)		1 Free/ month
Subsequent withdrawals		P56.59
Activation of dormant account		Free
EASY SAVE		
Maintenance Fee		Free
In-Branch Cash Withdrawal	P54.67/ transaction (1 free withdrawal)	
ATM Cash Deposit		Free
Service Fees		Free
FOREIGN CURRENCY ACCOUNTS		
Individuals		
Monthly maintenance		Free
Violation of minimum balance		Free
In-Branch cash withdrawal	2.86% of Pula value min P37.94 max P430.17	
In-Branch cash deposit	3.30% of Pula value min P15.62 max P221.33	
Amendments (outgoing SWIFT transfers)		P82.30
Business		
Monthly maintenance		Free
Violation of minimum balance		Free
In-Branch cash withdrawal	2.86% of Pula value min P39.28 max P430.17	
In-Branch cash deposit	3.30% of Pula value min P15.62 max P221.33	
Dormant Account charges		Free
Amendments (outgoing SWIFT transfers)		P85.18
ELECTRONIC & CARD SERVICES		
Tobetsa Cellphone Banking		
Subscription		Free
Balance enquiry		P0.74
Transfer between own accounts (BG)		P2.98
Transfer to other local banks		P4.45
Beneficiary Payment (Own Bank/ on-us)		P2.98
Prepaid Airtime Purchase		P0.68
Bill Payment (Electricity, DStv, Water Utilities, Postpaid)		P4.20
SMS Alerts		P0.34
Mini statement		P0.76
Mobile App		
Mobile User Registration		Free
View Account Balances & Transaction History		Free
Transfer Fee (Within Own Accounts)		P1.52
Beneficiary payment (Accounts Within Bank Gaborone)		P2.91
Beneficiary Payments (Local Banks)		P3.53
Prepaid Airtime Purchase		P0.63
Bill Payments (Electricity, DStv, Water Utilities)		P4.20
EFT limit adjustments		Free
Card limit adjustments		Free
Temporary Card disablement		Free
e-Pula Internet Banking		
Retail Online		
Monthly fee per user		Free
Transfers within own accounts		P1.63
Beneficiary Payment (Local Bank/ off-us)		P3.73
Beneficiary Payment (Own Bank/ on-us)		P3.03
International wire Transfer	0.38% of Pula value min P92.87 max P651.12	
Bill Payments (Electricity, DStv, Water Utilities)		P4.08
Prepaid Airtime Purchase		P0.68
Business Online		
Monthly fee per user (Commercial & Corporate)		P157.85
Transfers within own accounts		P1.63
Beneficiary Payment (Local Bank/ off-us)		P4.61
Beneficiary Payment (Own Bank/ on-us)		P3.09
International wire Transfer	0.38% of Pula value min P92.87 max P651.12	
Bill Payments (Electricity, DStv, Water Utilities)		P4.56
Prepaid Airtime Purchase		P0.68
Additional Internet Banking Services		
Call out charge for re-training		P149.72
Balance enquiry		Free
ATM CHARGES - BUSINESS		
ATM cash withdrawal - Own Bank (Debit card)		P3.03
ATM cash withdrawal - Local Banks (Debit card)		P7.32
ATM cash withdrawal - International Banks (Debit cards)		P33.88
ATM cash deposit	0.37% of Pula value min P3.80 max P1,206.41	
ATM cash withdrawal - Own Bank (Credit Card)	1.24% of Pula value min P5.54 max P7.45	
Balance enquiry - Own Bank		P0.88
Balance enquiry - Local Banks		P2.31
ATM balance enquiry - Local Bank (Credit Card)		P3.30
ATM balance enquiry - Own Bank (Credit Card)		P1.24
ATM cash withdrawal - International (Credit Card)		P48.39
ATM cash withdrawal - Other Bank (Credit Card)	1.98% of Pula value min P7.66 max P10.11	
Pin replacement/ change		Free

Declined ATM withdrawal transactions (insufficient funds):		
Own ATM		Free
International ATMs		Free
Local ATMs - other banks		Free
ATM CHARGES - INDIVIDUALS		
ATM cash withdrawals		
ATM cash withdrawal - Own Bank		P2.94
ATM cash withdrawal - Local Banks		P7.32
ATM cash withdrawal - International Banks		P33.88
ATM Cash withdrawal (on-us): Wiz		Free
ATM Cash withdrawal (off-us): Wiz		P4.05
ATM Cash withdrawal (on-us): Fuze		P2.99
ATM Cash withdrawal (off-us): Fuze		P4.23
Pin replacement/ change		Free
Balance enquiry - Own Bank		P0.86
Balance enquiry - Local Banks		P2.31
ATM cash deposit	0.37% of Pula value min P3.80 max P1,206.41	
Declined ATM withdrawal transaction (insufficient funds):		
Local - Own Bank ATM		Free
Local - Other Bank's ATM		Free
International Banks		Free
POINT-OF-SALES MACHINES		
Individuals		
POS Purchase - Own Bank		P1.34
POS Purchase - Local Banks		P5.08
POS Decline - Own Bank		P1.29
POS Decline - Local Banks		P1.29
POS Decline - International Banks		P6.65
Businesses		
POS Purchase - Own Bank		P4.66
POS Purchase - Local Banks		P5.08
POS Decline - Own Bank		P5.84
POS Decline - Local Banks		P5.84
POS Decline - International Banks		P6.65
POS installation fee (once-off)		P408.43
Minimum commission fee		P291.73
POS Machine Rentals:		
1 - 4 POS machines/ month		P151.70
5 - 9 POS machines/ month		P116.70
10 and above POS machines/ month		P105.02
Local merchant discount rate (MOR)	Minimum 1.75%, Maximum 5.84%	
International merchant discount rate	Minimum 2.34%, Maximum 5.84%	
EASY-2-PAY (Soft POS)		
Purchases		3% - 5%
Void		Free
Refund		Free
Rental fee		Free
Merchant facility application fee		Free
Monthly minimum commission fee		Free
ANNUAL CARD FEE		
Business Account		P120.16
Selekt Gold		P167.50
Easy Transact		P70.88
Easy Save		P70.88
Fuze		P57.28
Wiz		P53.56
Credit Card (Red)		P154.47
Credit Card (Gold)		P196.19
CARD REPLACEMENT		
First Card Issuance		Free
Business Account		P80.40
Selekt Gold		P161.85
Transact Account		P80.40
Easy Transact		P77.77
Easy Save		P77.77
Fuze		P57.28
Wiz		P57.28
Credit Card		P90.20
CARD PROTECTION FEE		
All cards		P74.73
EASY WALLET		
Send money - Individuals		P7.45
Send money - Businesses		P3.08
Internal transfer (from wallet to account)		Free
Utility/Bill Payment (Electricity, DStv, Water Utilities)		P3.33
Prepaid airtime purchase		P0.64
Reverse sent money		P2.45
Reverse internal transfer from Wallet		P2.54
ATM withdrawal fees (BG)		Free
Expired OTP renewal/ regeneration		P2.81
Subsequent ATM withdrawal		P1.30

CARD-2-CARD (VISA ON MOBILE)		
QR code payments		1.11% per P100.00; min P3.96 and max P12.57
Visa in - country remittance		1.11% per P100.00; min P4.02 and max P12.75
Visa international remittance		1.12% per P100.00; min P3.96 and max P12.57
BUREAU / BULK SERVICES		
Bulk payments		P3.27
Bulk collections		P7.56
CREDIT CARDS		
Arrangement fee (includes limit adjustments)		1.07% of Pula value min P119.70 and max P220.55
Outstanding balance on credit card insurance (CLI)		0.20%
EFT - iBank payment in-Branch		P3.66
EFT - stop order		P13.72
Travel insurance		Free
Excess fee	3.38% of Pula value min P96.80 and max P1,595.50	
Impound credit card		
Local		P140.93
International		P328.25
LOANS		
Personal Loans (Non - Scheme)		
Processing/ arrangement		0.65% of the Pula value min P152.64 max P4,642.44
Personal Loans (Schemes)		
Processing/ arrangement		3.72% of the Pula value min P604.60 max P8,061.47
Vehicle and Asset Finance		
Processing/ arrangement (individual)		1.14% of the Pula value min P693.95 max P13,274.67
Processing/ arrangement (business)		1.16% of the Pula value min P1,400.33
Overdrafts		
Authorised facility arrangement (individuals)		0.70% of the Pula value min P147.73 max P19,238.68
Authorised facility arrangement (business)		0.83% of the Pula value min P1,199.62
Unauthorised facility		P310.16
Renewal of facility(individuals)		0.66% of the Pula value min P128.25 max P12,392.05
Renewal of facility (business)		0.68% of the Pula value min P959.69 max P11,008.89
Home Loans		
Processing/ arrangement		0.70% of the Pula value min P663.40 max P26,549.33
Building progress site inspection		Free
Commercial/ Building Loans		
Processing/ arrangement		1.14% of the Pula value min P686.17
Early repayment penalty for all loans		30 days penalty interest if less than 45 days notice is given
Deferment fee for all loans		Free
Issuing loan settlement letters		P35.51
Building progress site inspection		Free
Other Loan Services		
ITC enquiry (individual)		P71.08
ITC enquiry (business)		P355.16
Deferment fee (individual)		Free
Deferment fee (business)		Free
Early repayment penalty		30 days penalty interest if less than 45 days notice is given.
Collection Charges		
Gaborone collections		P362.34
Out of town collections		P483.11
Gaborone Repossessions		P966.23
Out of town repossessions		P1,449.34
Handling fee for sold repossession		P705.42
Storage fees (per month)		P283.49
Extension Fees (individual)		Free
Extension Fees (business)		Free
Foreign Exchange Charges		
Local SWIFT bank transfer		0.36% of Pula value min P88.53 max P412.47
International SWIFT bank transfer		0.36% of Pula value min P93.31 max P611.46
Purchase of foreign notes		3.43% of Pula value min P20.30 max P210.76
Sale of foreign notes		3.31% of Pula value min P41.95 max P416.36
Inward SWIFT bank transfer (Local)		Free
Inward SWIFT bank transfer (International)		0.39% of Pula value min P87.21 max P591.93
Letters Of Credit (Inward Exports)		
Advising commission		P446.01
Confirming commission every 6 months		0.51% of Pula amount every 6 months; min P524.00 max P22,549.61
Negotiation of documents		0.29% of Pula value min P379.85 max P17,757.82
Amendments (other than extensions)		P235.79
Cancellation of letter of credit		P607.44
Extension of tenure		0.56% of Pula value min P506.28 max P17,757.28
Document examination		P215.48
Letters Of Credit (Outward Import)		
Establishment of revolving and standby letter of credit		0.56% of Pula value min P513.55 max P18,643.27
Establishment of Standard letter of credit		0.49% of Pula value min P379.72 max P18,379.33
Drawing commission on letter of credit		P478.92
Amendment of letter of credit		P265.50
Revolving and standby letter of credit		0.61% of Pula value min P591.93 max P18,379.33
Cancellation of letter of credit		P607.44
Discrepancy fee		P490.19
Shipping Guarantees (bill of lading indemnities)		
Establishment		1.34%
Commission on guarantee		1.31% of Pula Value min P117.27 max P30,572.52
Amendment/ cancellation commission		P146.06

Property Guarantees		
Establishment Fee		1.34%
Commission on guarantee		1.26%
Amendment of commission		P265.50
PERFORMANCE/ TENDER BONDS		
Establishment fee		P326.75
Guarantee letter - for bank customers		P123.92
Guarantee letter - For non-bank customers		P268.20
Bi-annual commission - individual		1.69%
Bi-annual commission - business		2.26%
Bond cancellation		P653.49
Bond downgrading		Free
OTHER SERVICES		
Fax: Local (per page)		P17.96
Fax: International (per page)		P22.91
Photocopying of documents (per page)		P3.56
Courier Services (Gaborone)		P79.57
Courier Services (outside Gaborone)		P198.95
Copy of the title deed (per page)		P3.86
Valuation fees		Free
Rehabilitation fees		1.17% of Pula value min P57.67 max P119.97
Postage fee		P18.92
Issuing loan settlement letters - personal		P35.51
Issuing loan settlement letters - business		P35.51

RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL PROPERTIES			
MARKET VALUE OF PROPERTY	BASIC TARIFF	ADDITIONAL TO BASIC TARIFF	
Up to P50,000.00	P750.00		
From P50,001.00 to P150,000.00	P750.00	P3.50 per P1,000.00 over P50,000.00	
From P150,001.00 to P400,000.00	P1,100.00	P2.50 per P1,000.00 over P150,000.00	
From P400,001.00 to P1,000,000.00	P1,725.00	P2.00 per P1,000.00 over P400,000.00	
From P1,000,001.00 to P2,000,000.00	P2,925.00	P1.50 per P1,000.00 over P1,000,000.00	
From P2,000,001.00 to P3,000,000.00	P4,425.00	P1.00 per P1,000.00 over P2,000,000.00	
From P3,000,001.00 to P4,000,000.00	P5,425.00	P0.75 per P1,000.00 over P3,000,000.00	
From P4,000,001.00 to P5,000,000.00	P6,175.00	P0.50 per P1,000.00 over P4,000,000.00	
Over P5,000,000.00	P6,625.00	P0.25 per P1,000.00 over P5,000,000.00	
(B) Agricultural Properties (for farms bigger than 50 Hectares - minimum fee of P1000)			
VALUE OF PROPERTY	BASIC TARIFF	ADDITIONAL TO BASIC TARIFF	
Up to P50 000	P1 000.00		
From P50 001 to P100 000	P1 000.00	P5.00 per P1 000 over P50 000	
From P100 001 to P250 000	P1 250.00	P3.50 per P1 000 over P100 000	
Over P250 000	P1 775.00	P2.50 per P1 000 over P400 000	

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

**Branches**  
 Airport Junction - 318 5903 | CBD - 371 5470 | Francistown - 244 2323 | Game City - 318 1077 | Ghanzi - 659 7353  
 Kung - 651 7190 | Moshagape - 471 2952 | Mall - 367 1601 | Maun - 680 0810 | Molepolole - 592 1444 | Palapye - 492 4477  
 Contact Centre - 31