

# Deposit & Lending Interest Rates

For the month of October 2023

| Type of Deposit Account | Nominal Interest Rates (%) | Effective Interest Rates (%) | Minimum Opening Balance |
|-------------------------|----------------------------|------------------------------|-------------------------|
|                         | (Lowest-Highest)           | (Lowest-Highest)             | (Pula)                  |
| Current                 | Nil                        | Nil                          | Nil                     |
| Call                    | 0.10%-0.50%                | 0.10%-0.50%                  | 1000                    |
| Savings                 | 0.15%-5.25%                | 0.15-5.38%                   | 100                     |
| 91-Day Fixed Deposit    | 1.00%-3.25%                | 1.00%-3.29%                  | 1000                    |
| 6 Months                | 1.75%-2.00%                | 1.76%-2.01%                  | 1000                    |
| 12 Months               | 2.05%-2.25%                | 2.05%-2.25%                  | 1000                    |
| 24 Months               | 2.25%-2.50%                | 2.25% - 2.52%                | 1000                    |
| Over 24 Months          | 2.55%-3.00%                | 2.55% - 3.02%                | 1000                    |

| Lending Rates  | Nominal Interest Rates (%)             | Average Effective Interest Rate (%)      |
|--|--|--|
| MoPR   | 2.65%                                  | 2.65%                                    |
| Access Bank Botswana Prime Lending Rate                                    | 6.76%                                  | 6.76%                                    |
| Mortgage Facility  | From ABB Prime +0.5% to ABB Prime +15% | From ABB Prime +0.5% to ABB Prime +16.1% |
| Overdraft Facility (Revolving credit lines)                                | From ABB Prime +1% to ABB Prime +30%   | From ABB Prime +1% to ABB Prime +34.9%   |
| Credit Card  | Up to 32%                              | Up to 37.1%                              |
| Lease Loans  | From ABB Prime +1% to ABB Prime +15%   | From ABB Prime +1% to ABB Prime +16.1%   |
| Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards) | From ABB Prime +1% to ABB Prime +25%   | From ABB Prime +1% to ABB Prime +28.1%   |
| Other Long-Term Loans  | Not Available                          |  |

\*Minimum Pricing Available

Effective from **01 April 2023**, all commercial banks are authorized to set their own Prime Lending Rate (PLR). The Prime Lending Rate will now be referred to as the "**Access Bank Botswana Prime Lending Rate**". The Access Bank Botswana Prime Lending Rate will be maintained at **6.76%**.

## Deposit Interest Rates shown are indicative only

For firm rates please contact any of our Branches and Sales and Service Centres:

|                                   |            |
|-----------------------------------|------------|
| Game City Branch                  | - 370 4700 |
| Fairgrounds Branch                | - 367 4600 |
| Airport Junction Branch           | - 371 9700 |
| The Square Branch                 | - 398 5700 |
| Ghanzi Sales & Service Centre     | - 659 8800 |
| Molepolole Sales & Service Centre | - 592 3050 |
| Lethakane Sales & Service Centre  | - 298 5011 |
| Kanye Sales and Service Centre    | - 544 6300 |
| Shakawe Sales & Service Centre    | - 6875244  |

For deposits more than P1,000,000 please contact **367 4377**

| Type of Deposit Account | Foreign Currency | Nominal Interest Rates (%) | Effective Interest Rates (%) | Minimum Opening Balance |
|-------------------------|------------------|----------------------------|------------------------------|-------------------------|
|                         |                  | (Lowest-Highest)           | (Lowest-Highest)             | (Pula)                  |
| Current                 | USD              | Nil                        | Nil                          | Nil                     |
|                         | ZAR              | Nil                        | Nil                          | Nil                     |
|                         | EUR              | Nil                        | Nil                          | Nil                     |
|                         | GBP              | Nil                        | Nil                          | Nil                     |
| Call                    | USD              | 0.10% - 0.25%              | 0.10% - 0.25%                | 100                     |
|                         | ZAR              | 1.95% - 2.50%              | 1.97% - 2.53%                | 100                     |
|                         | EUR              | 0.10% - 0.25%              | 0.10% - 0.25%                | 100                     |
|                         | GBP              | 0.10% - 0.25%              | 0.10% - 0.25%                | 100                     |
| 91Day                   | USD              | 0.00%-1.40%                | 0.00%-1.41%                  | 1000                    |
|                         | ZAR              | 2.50% - 3.15%              | 2.53% - 3.19%                | 1000                    |
|                         | EUR              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
|                         | GBP              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
| 6 Months                | USD              | 1.20% - 2.15%              | 1.20% - 2.16%                | 1000                    |
|                         | ZAR              | 3.15% - 3.65%              | 3.17% - 3.68%                | 1000                    |
|                         | EUR              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
|                         | GBP              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
| 12 Months               | USD              | 3.00% - 3.85%              | 3.00% - 3.85%                | 1000                    |
|                         | ZAR              | 3.65% - 4.00%              | 3.65% - 4.00%                | 1000                    |
|                         | EUR              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
|                         | GBP              | 0.10% - 0.25%              | 0.10% - 0.25%                | 1000                    |
| 24 Months               | USD              |                            |                              |                         |
|                         | ZAR              |                            |                              |                         |
|                         | EUR              |                            | Negotiable                   |                         |
|                         | GBP              |                            | Negotiable                   |                         |
| Over 24 Months          | USD              |                            |                              |                         |
|                         | ZAR              |                            |                              |                         |
|                         | EUR              |                            | Negotiable                   |                         |
|                         | GBP              |                            | Negotiable                   |                         |

|                                     |            |
|-------------------------------------|------------|
| Francistown Branch                  | - 245 0000 |
| Selebi Phikwe Branch                | - 263 1000 |
| Palapye Branch                      | - 494 1000 |
| Maun Branch                         | - 682 0000 |
| Mahalapye Sales & Service Centre    | -474 9399  |
| Lobatse Sales & Service Centre      | -533 0341  |
| Kasane Sales & Service Centre       | -625 0017  |
| Mochudi Sales & Service Centre      | -577 7162  |
| Mogoditshane Sales & Service Centre | -316 4584  |



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