

# Deposit & Lending Interest Rates

For the month of October 2026

| 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% - 0.60%              | 0.10% - 0.60%                | 1000                    |
| Savings                 | 0.15% - 5.50%              | 0.15% - 5.50%                | 100                     |
| 91Day                   | 1.00% - 3.50%              | 1.00% - 3.50%                | 1000                    |
| 6 Months                | 1.76% - 4.01%              | 1.75% - 4.00%                | 1000                    |
| 12 Months               | 2.05% - 6.25%              | 2.05% - 6.25%                | 1000                    |
| 24 Months               | 2.25% - 6.25%              | 2.25% - 6.25%                | 1000                    |
| Over 24 Months          | 2.55% - 6.25%              | 2.55% - 6.25%                | 1000                    |

| Lending Rates                                                              | Nominal Interest Rates (%)             | Average Effective Interest Rate (%)     |
|----------------------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| MoPR                                                                       | 5.50%                                  | 5.50%                                   |
| Access Bank Botswana Prime Lending Rate                                    | 7.16%                                  | 7.16%                                   |
| Mortgage Facility                                                          | From ABB Prime +0.5% to ABB Prime +10% | From ABB Prime +0.50% to ABB Prime +10% |
| Overdraft Facility (Revolving Credit Lines)                                | From ABB Prime +1.0% to ABB Prime +20% | 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 +10%   | From ABB Prime +1% to ABB Prime +10%    |
| 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 1<sup>st</sup> 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 is **7.16%** effective 14<sup>th</sup> May 2025.

**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 and Service Centre     | - 659 8800 |
| Molepolole Sales and Service Centre | - 592 3050 |
| Letlhakane Sales and Service Centre | - 298 5011 |
| Kanye Sales and Service Centre      | - 544 6300 |
| Shakawe Sales and Service Centre    | - 687 5244 |

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                     |
| 91 Day                  | USD              | 0.00% - 1.40%          | 0.00% - 1.41%            | 1000                    |
|                         | ZAR              | 2.50% - 3.15%          | 2.52% - 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              | 2.35% - 2.85%          | 2.36% - 2.87%            | 1000                    |
|                         | ZAR              | 3.70% - 4.70%          | 3.73% - 4.76%            | 1000                    |
|                         | EUR              | 0.10% - 0.25%          | 0.10% - 0.25%            | 1000                    |
|                         | GBP              | 0.10% - 0.25%          | 0.10% - 0.25%            | 1000                    |
| 12 Months               | USD              | 2.85% - 4.50%          | 2.85% - 4.50%            | 1000                    |
|                         | ZAR              | 4.71% - 5.50%          | 4.71% - 5.50%            | 1000                    |
|                         | EUR              | 0.10% - 0.25%          | 0.10% - 0.25%            | 1000                    |
|                         | GBP              | 0.10% - 0.25%          | 0.10% - 0.25%            | 1000                    |
| 24 Months               | USD              | Negotiable             |                          |                         |
|                         | ZAR              |                        |                          |                         |
|                         | EUR              |                        |                          |                         |
|                         | GBP              |                        |                          |                         |
| Over 24 Months          | USD              | Negotiable             |                          |                         |
|                         | ZAR              |                        |                          |                         |
|                         | EUR              |                        |                          |                         |
|                         | GBP              |                        |                          |                         |

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