

# Retail Tariff Guide

Effective May 2023



Tariff	Price (Vat Inclusive)
<b>A) BANKING CHANNELS</b>	
<b>ii) BRANCH BANKING</b>	
<b>Cash</b>	
Cash deposits	0.42%, min. P5.50, max. P614.99
Cash withdrawals	0.48%, min. P23.72, max. P614.99
Purchase of foreign notes	2.65%, min. P30.54
Sale of foreign notes	2.65%, min. P30.54
<b>Enquiries</b>	
Current month statement	Free
Confirmation of Account	20.36
Confirmation of loan liquidation (letter)	20.36
Statement (for first 3 months) per statement	10.79
Statement (4 months and more) per page	30.06
SMS notification of payment	0.30
Balance enquiry	7.59
Copies of deposit slips (less than 6 months)	27.84
Copies of deposit slips (more than 6 months)	33.41
SMS notification of payment - Cards	0.30
<b>Cheques</b>	
Cheque deposit	Free
Cheque encashment	22.64
Order cheque book	35.27
Issue bank cheque - bank customer	38.73
Issue bank cheque - other-bank customer	63.03
Stop payment	74.21
Dishonoured cheque	156.84
Post-dated cheque	54.36
<b>Stop / Debit orders</b>	
Own bank debit order	6.70
Other bank debit order	84.97
Unpaid stop order	111.34
Unpaid debit order	166.74
Own accounts stop order	5.57
Own bank stop order	5.57
<b>Electronic Funds Transfer</b>	
Access Bank account transfers	12.95
Domestic account transfers	87.53
International account transfer	64.74
Outward RTGS	86.52
<b>ii) ASSISTED BANKING</b>	
<b>Point of Sale Purchase</b>	
POS transactional Fee (Domestic)	2.29
POS transactional Fee (International)	7.21
Declined POS Purchase (Insufficient funds)- Local	0.53
Declined POS Purchase (Insufficient funds)- International	0.53
<b>Retail Banking eCommerce Card Transactions</b>	
E-commerce local	3.50
E-commerce international	7.50
E-commerce declines (local & international)	0.75
<b>Business Debit Card eCommerce Transactions</b>	
E-commerce local	4.50
E-commerce international	10.00
E-commerce declines (local & international)	0.75
<b>Acquiring Services</b>	
Point of Sale Machines	265.00
POS implementation Fee	265.00
Monthly Rental	138.94
Merchant discount	3.06%-5.08%
<b>eCommerce Payment Gateway</b>	
Subscription Fee	570.00
Commission (MDR)	3.06%-5.08%
<b>Remittances</b>	
<b>Outgoing (account holder)</b>	
Send to account	3.5% of value, min BWP 50.00
Send to mobile wallet	3.5% of value, min BWP 50.00
Send to MTO	3.5% of value, min BWP 50.00
Send cash pick-up	3.5% of value, min BWP 50.00
Minimum transaction amount	BWP 100.00
<b>Outgoing (non-account holder)</b>	
Send to account	4.0% of value, min BWP 65.00
Send to mobile wallet	4.0% of value, min BWP 65.00
Send to MTO	4.0% of value, min BWP 65.00
Send cash pick-up	4.0% of value, min BWP 65.00
Minimum transaction amount	BWP 500.00
<b>Incoming (account holder)</b>	
Receiving into account	Free
Receiving as cash pick-up	Free
<b>Incoming (non-account holder)</b>	
Receiving as cash pick-up	Free
<b>ATM transactions</b>	
<b>Own ATM transactions</b>	
Cash deposits	0.375% of value, min 2.54, max 15.27
Cash withdrawals- Own	0.50% of value, min 3.56, max 6.11
Declined cash withdrawal-Own	Discontinued due to regulatory prior direction
Basic balance enquiry-Own	P0.63
Mini-statement-Own	Discontinue Due To Unavailability

<b>Domestic ATM transactions</b>	
Cash withdrawals-Domestic	1% of value, min 7.48, max 10.71
Balance enquiry-Domestic	P3.42
Declined cash withdrawal-Domestic	4.03
<b>International ATM transactions</b>	
Cash withdrawals-International	1.5% of value, min 31.25, max 40.71
Balance enquiry-International	P6.02
Declined cash withdrawal-International	Discontinued
<b>iii) DIGITAL BANKING (SARUMONEY)</b>	
<b>Internet Banking</b>	
<b>Electronic Funds Transfer</b>	
Cardless Withdrawal (FastCash)	11.02
Own account transfers	1.12
Intra bank account transfers	2.80
Domestic account transfers	4.32
Airtime top-up fee	0.57
Outward RTGS	158.03
Pay bill (e.g. DSTV, BPC etc)	3.76
Bill Payment fee - BPC	3.76
Bill Payment fee - DSTV	3.76
<b>Notifications</b>	
SMS notification of payment	0.31
Full Statement Request	7.01
<b>Mobile banking (USSD &amp; App)</b>	
<b>Electronic Funds Transfer</b>	
Cardless Withdrawal (FastCash)	11.02
Own account transfers	1.12
Intra bank account transfers	2.80
Domestic account transfers	4.32
Airtime top-up fee	0.57
Outward RTGS	158.03
Pay bill (e.g. DSTV, BPC etc)	3.76
Bill Payment fee - BPC	3.76
Bill Payment fee - DSTV	3.76
<b>Notifications</b>	
SMS notification of payment (moved to general)	0.31
Full Statement Request	7.01
<b>Agency Banking</b>	
<b>Cash-In / Deposit</b>	
P20 - P 4,000	2.04% deposit fee on value with a minimum fee of P5.00 and Maximum of P80.00
<b>Cash-Out / Withdrawal</b>	
P20 - P 200	6.12
P201 - P 500	10.20
P501 - P 2,000	25.00
P2,001 - P 4,000	48.00
<b>Bank-to-Wallet</b>	
P1 - P4,000	13.02
<b>B) BANKING PRODUCTS</b>	
<b>i) CURRENT ACCOUNTS</b>	
<b>FRESH</b>	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	6.12
Free debit card	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	59.80
Replacement card (Lost, stolen, renewal)	59.80
<b>GOLD</b>	
<b>BUNDLED PRICING OPTION:</b>	
Free funeral cover up to P5 000	81.43
Free stop/debit orders to investment accounts	
1 free monthly statement electronic	
Free ACCESS ATM cash deposits	
3 Free ACCESS ATM cash withdrawals	
4 Free ACCESS ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 3 POS purchases free)	
<b>Internet banking transactions</b>	
Own/ACCESS card/account transfers (First 2 Free Transactions)	
Internet banking own/ACCESS card/ account transfers (First 2 Free Transactions)	
Mobile banking own/ACCESS card/account transfers	
SMS Notification (First 8 Notifications Free)	
<b>PAY AS YOU TRANSACT: Monthly Maintenance Fee</b>	
Free debit card	33.62
Free funeral cover up to P5 000	
Free subscription to Internet banking	
Free subscription to Mobile banking	
First 8 SMS notification Free	
Additional debit card	59.80
Replacement card (Lost, stolen, renewal)	59.80
<b>PLATINUM</b>	
<b>BUNDLED PRICING OPTION:</b>	
Free ACCESS branch cash deposits	122.14
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
Free ACCESS ATM cash deposits	
3 Free ACCESS ATM cash withdrawals	
4 Free ACCESS ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 6 POS purchases free)	
<b>Internet banking transactions</b>	
Own/ACCESS card/account transfers (First 2 Free transactions Free)	
Internet banking own/ACCESS card/ account transfers (First 2 Free transactions Free)	
Mobile banking own/ACCESS card/account transfers (First 5 Free transactions Free)	
Mobile banking own/ACCESS card/account transfers (First 5 Free transactions Free)	
SMS notifications (First 12 Free SMS notifications)	
<b>PAY AS YOU TRANSACT: Monthly Maintenance Fee</b>	
1 Free debit card	32.57
Up to P10 000 funeral cover	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	

Additional debit card	59.80
Replacement card (Lost, stolen, renewal)	59.80
<b>DIAMOND</b>	
<b>BUNDLED PRICING OPTION:</b>	
Free ACCESS branch cash deposits	192.07
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
Free ACCESS ATM cash deposits	
3 Free ACCESS ATM cash withdrawals	
4 Free ACCESS ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 15 POS Purchases Free)	
<b>Internet banking transactions</b>	
Free Own/ACCESS card/account transfers	
Free Internet banking own/ACCESS card/ account transfers	
Free mobile banking own/ACCESS card/ account transfers	
SMS notifications (First 16 transactions Free)	
<b>PAY AS YOU TRANSACT: Monthly Maintenance Fee</b>	
Free funeral cover up to P20 000	32.57
Free accidental death cover up to P15 000	
1 Free debit card	
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
Free hospital death cover up to P2 000	
Free ACCESS branch cash deposits	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement electronic	
Free ACCESS ATM cash deposits	
3 Free ACCESS ATM cash withdrawals	
4 Free ACCESS ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
No POS Purchase fees (First 15 POS Purchases Free)	
<b>Internet banking transactions</b>	
Free Own/ACCESS card/account transfers	
Free Internet banking own/ACCESS card/ account transfers	
Free mobile banking own/ACCESS card/ account transfers	
SMS notifications (First 16 SMS Notifications Free)	
Additional debit card	37.42
Replacement card (Lost, stolen, renewal)	59.80
<b>PRIVATE</b>	
<b>BUNDLED PRICING</b>	
Free subscription to Internet banking	290.34
Free subscription to Mobile banking	
Free subscription to SMS notification	
1 Free debit card	
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
Free hospital death cover up to P2 000	
Free ACCESS branch cash deposits	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement electronic	
Free ACCESS ATM cash deposits	
3 Free ACCESS ATM cash withdrawals	
4 Free ACCESS ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
No POS Purchase fees (First 15 POS Purchases Free)	
<b>Internet banking transactions</b>	
Free Own/ACCESS card/account transfers	
Free Internet banking own/ACCESS card/ account transfers	
Free mobile banking own/ACCESS card/ account transfers	
SMS notifications (First 16 SMS Notifications Free)	
Additional debit card	37.42
Replacement card (Lost, stolen, renewal)	59.80
<b>ii) PREPAID ACCOUNTS (CARDS)</b>	
<b>Prepaid Card - BWP</b>	
Card Issuance fee	54.86
Monthly maintenance fee	2.12
Replacement card (Lost, stolen, renewal)	58.75
Prepaid Card Statement	5.00
Minimum balance P20.00	20.00
<b>Travel card - in ZAR, USD, EUR or GBP</b>	
Card Issuance fee	Equivalent of P100.00
Monthly maintenance fee	Equivalent of P2.18
Replacement card (Lost, stolen, renewal)	Equivalent of P58.75
Minimum balance	Equivalent of P74.82
Prepaid Card statement	Equivalent of P100.00
<b>iii) SAVINGS AND CALL ACCOUNTS</b>	
<b>FRESH SAVE</b>	
Minimum balance of P50.00	
Monthly maintenance fee	
Violation of minimum balance	No interest
2nd withdrawal within month	No interest
Interim bank statement	7.20
<b>LERAKO</b>	
Minimum balance of P100.00	
Monthly maintenance fee	
Violation of minimum balance	No interest
2nd withdrawal within month	25.45
Contract break (Early withdrawal)	53.95
<b>MAUNGO</b>	
Minimum balance of P100.00	
Monthly maintenance fee	
Violation of minimum balance	No interest
Contract break (Early withdrawal)	53.95
<b>FIXED DEPOSIT</b>	
Minimum investment amount P1000	
Violation of minimum balance	No interest
Contract break (Early withdrawal)	2.18%, min. P221.49
Copy of confirmation of investment	20.50
<b>CALL ACCOUNT</b>	
Minimum investment amount P10,000	
Violation of minimum balance	No interest
<b>c) ADVANCES AND LOANS</b>	
<b>CREDIT FACILITY ENQUIRY FOR ALL FACILITIES</b>	
CRB ENQUIRY	16.18
ITC enquiry	33.41
<b>i) Overdrafts - Personal</b>	
Arrangement fee - authorised facility	1.14%, min. P128.46
Annual management fee	1.11%

Notice of excess	269.73
Renewal of facility	1.57%, min. P128.46
Early repayment penalty	As per central bank policy
<b>ii) Credit cards</b>	
<b>Gold Credit</b>	
Joining - Application / Admin fee	172.63
Replacement card (Lost, renewal)	43.16
Annual fee	166.30
Voucher retrieval	111.67
Supplementary card	43.16
Lost card protection insurance	161.84
Outstanding balance insurance	0.25%
Interim bank statement	26.97
History statement	26.97
Travel insurance	21.58
Over limit balance	2.18%
Late payment	27.84
Impound card - local	134.87
Impound card - international	161.84
<b>Platinum Credit</b>	
Joining - Application / Admin fee	183.42
Replacement card (Lost, renewal)	33.45
Annual fee	167.02
Voucher retrieval	111.67
Supplementary card	32.37
Lost card protection insurance	161.84
Outstanding balance insurance	0.26%
Interim bank statement	26.97
History statement	26.97
Travel insurance	21.58
Over limit balance	2.18%
Late payment	27.84
Impound card - local	134.87
Impound card - international	323.68
<b>Private Credit</b>	
Joining - Application / Admin fee	161.84
Replacement card (Lost, renewal)	32.37
Annual fee	167.02
Voucher retrieval	111.67
Supplementary card	37.76
Lost card protection insurance	161.84
Outstanding balance insurance	0.53%
Interim bank statement	28.05
History statement	28.05
Travel insurance	21.58
Over limit balance	2.18%
Late payment	43.16
Impound card - local	134.87
Impound card - international	323.68
<b>iii) Salary Advance</b>	
Processing Fee	101.79
<b>iv) Personal loans</b>	
Arrangement Fee	1.25%, min P643.64 max P6,473.57
Settlement letter	27.84
Early repayment penalty	As per central bank policy
<b>v) Vehicle Loans</b>	
Processing/Arrangement	1.22%, min P662.89 max P80,919.64
Settlement letter	27.84
Early repayment penalty	As per central bank policy
Gaborone collections	223.34
Out of town collections	390.85
Gaborone repossession	670.01
Out of town repossession	893.35
<b>Legal fees</b>	
Repossession release	223.34
Handling fee for sold repossession	613.91
Storage and insurance	248.15
Change of ownership	10.06
Arrears letter	10.06
Cross-border deals	2,066.54
Unpaid item	279.18
<b>vi) Home Loans</b>	
Admin/Arrangement	1.14%, min P647.36 max P42,294
Early settlement charge	As per central bank policy
Settlement letter	16.70
Copy of title deed	16.18
<b>Letters of Credit Inward (Inward - Exports)</b>	
Advising Commission	112.61
Confirming commission	Min P570
<b>Amendments:</b>	
Tenor and other	123.89
Change of Amount	0.51% with min P52.67 & max P559.82
Cancellation	123.89
Negotiation of Documents	0.28% of BWP Value & min P358.42, no max
Extension of Tenure	1.15% with Min P61.07 & Max P559.82
Document courier (domestic)	Actual courier cost + handling Fee of P56.49
Document courier (international)	Actual courier cost + handling Fee of P56.49
Documents Checking	0.35% of value of documents, maximum P17,405.36
<b>Import Letters of Credit Outward</b>	
Arrangement Fee	1.20% min P710.54
Establishment Fee	Flat fee of P559.82
Letter of Credit Commission	0.75% of the outstanding amount per quarter

Revolving, Standby, Transferable, Back to Back, and other Non Standard	1.15% min P61.07 & no max
Negotiation of Documents	0.28% of BWP Value & min P358.42, no max
Extension or renewal	1.15% with Min P61.07 & Max P559.82
Increase amount	P559.82 + 0.75% of the incremental amount
Drawing fee	0.25% min P66.16 max P458.04
Amendment	123.89
Cancellation	123.89
Document examination	0.15% maximum P559.82
Document courier (domestic)	Actual courier cost + handling Fee of P56.49
Document courier (international)	Actual courier cost + handling Fee of P56.49
Discrepancy	1,140.00
<b>Bills for Collection</b>	
<b>Inward Bills</b>	
Acknowledge bill swift	P106.88 flat fee
Payment commission	0.56% of bill amount
<b>Outward Bills</b>	
Document courier (domestic)	Actual courier cost + handling Fee of P56.49
Document courier (international)	Actual courier cost + handling Fee of P56.49
Payment commission	0.56% of bill amount
<b>BONDS/GUARANTEES/IND EMMITIES</b>	
Arrangement Fee	1.20% min P710.54
Establishment	1