

# Wholesale Banking Tariff Guide

## Effective May 2023



TARIFF	Pula(BWP) Charge Amount @ 14% VAT
<b>CORPORATE GENERAL</b>	
<b>General services</b>	
Auditors information provided	314.52
Certificate of Balance	27.23
Certificate covering Interest	58.78
Maintenance fee	91.61
Maintenance fee (Bundled Fee)	320.63
Activity Fee/ transaction fee	11.45
Sweeping Charge	5.51
Referral fees (call to normalise account)	15.88
Account confirmation letter	21.38
Additional debit card	74.81
Fax local	15.14
Fax international	15.14
Excess item fee	267.19
<b>Branch transactions</b>	
Cash deposits	0.46% maximum charge of P5,089.29
Cash withdrawals	0.41% min P21.92
<b>Manual Payments and Collections</b>	
Own accounts transfers	3.74 plus manual handling fee P11.97
Intra Bank a/c transfers	3.74 plus manual handling fee P11.97
Domestic account transfers - Manual	86.70
Outward RTGS	0.25% min P75.95 max P335.88
Inward RTGS	0.25% min P75.95 max P335.88
International Telegraphic Transfer (TT) - Outward	0.51% min P53.43, max P213.74
International Telegraphic Transfer (TT) - Inward	0.51% min P53.43, max P213.74
Swift Cable Charge	69.47
<b>Cheques</b>	
Cheque deposit	3.05
Cheque encashment	21.64
Order cheque book	30.67
Vetting of private cheques	132.32
Issue Bank cheque - bank customer	47.27
Issue Bank cheque - other-bank customer	63.03
Stop payment	111.96
Dishonoured cheque	254.46
Post-dated cheque	254.46
<b>Stop / Debit orders</b>	
Own bank debit order	6.41
Other bank debit order	91.38
Unpaid stop order	267.19
Unpaid debit order	267.19
Own bank stop order	5.24
Unpaid item	307.27
<b>Enquiries</b>	
Basic Balance Enquiry	6.84
Daily Bank Statement	64.13
Weekly Bank Statement	26.72
Fortnightly Bank Statement	16.03
Interim Bank Statement	8.17
Current Monthly statement	-
Additional Statement/ Confirmations	64.13
Monthly Bank Statement MT950/940/910/900	21.00
Copies of old statements (per month) < 6months	10.17

Copies of old statements (per page) > 6months	33.09
Copies of old statements (per page) > 12months	33.09
Copies of deposit slips (less than 6 months)	32.06
Copies of deposit slips (more than 6 months)	32.06
Copies of deposit slips (more than 12 months)	320.63
<b>Notifications</b>	
Email notification of payment	0.29
SMS notification of payment	0.29
FAX notification of payment	15.14
<b>COMMERCIAL PREPAID CARDS</b>	
<b>CASH CARD-BWP</b>	
Card Issuance fee	52.67
Card loading fee	11.00
Monthly maintenance fee	2.05
Replacement card (Lost, Stolen, Renewal)	59.80
Prepaid Card Statement	10.17
Minimum balance	50.89
<b>Travel card - in ZAR, USD, EUR or GBP</b>	
Card Issuance fee	92.63
Monthly maintenance fee	2.15
Replacement card (Lost, Stolen, Renewal)	62.80
Minimum balance	55.15
Prepaid Card Statement	106.88
<b>ATM transactions</b>	
<b>Own ATM transactions</b>	
Cash deposits	0.46% maximum charge of P5,089.29
Cash withdrawals - Own	3.05
Declined cash withdrawal -Own	2.04
Basic balance enquiry- Own	1.53
<b>Domestic ATM transactions</b>	
Cash withdrawals-Domestic	6.41
Balance enquiry-Domestic	3.47
<b>International ATM transactions</b>	
Cash withdrawals-International	28.56
Balance enquiry-International	1.76
<b>International Cards on own ATM</b>	
Cash withdrawals-International	35.27
Balance enquiry-International	2.01
<b>Deposits Services</b>	
Integration Fee	1,914.59
Drop Card Issuance Fee	261.08
Maintenance Fee	667.21
Deposit Cash Deposit Fee	0.46% maximum charge of P5,089.29
<b>Point of Sales Machines</b>	
Installation Fee	265.00
Monthly Rental	138.94
Merchant discount	3.06%-5.08%
<b>Ecommerce Payment Gateway</b>	
Once Off Set Up Fee	1,282.50
Subscription Fee	570.00
Commission (MDR)	3.06%-5.08%
<b>CHANNELS</b>	
<b>Corporate and Business Internet Banking</b>	
Setup	210.09
Monthly fee	203.57
Training Fees	-
Zone 1 (0-200km)	152.68
Zone 2 (201-500km)	508.93
Zone 3 (501km & above)	712.50

Retraining	157.56
<b>Bulk payments and collections</b>	
Salary processing Bulk upload -own bank	3.31
Salary processing Bulk upload -other bank	3.31
Bulk Upload (Payments)	3.31
Bulk Direct Debits	3.31
<b>Single Electronic Funds Transfer</b>	
Own accounts transfer	1.60
Intra Bank a/c transfer	4.25
Domestic account transfer	4.43
Pay Bill (e.g. DSTV, BPC etc)	3.63
Outward RTGS	0.25% min P75.95 max P335.88
<b>Online Foreign Transfers</b>	
International Telegraphic Transfer (TT) - Outward	0.51% min P53.43, max P300.00
Swift Cable Charge	69.47
<b>Host to Host</b>	
Set Up Fee	17,303.57
<b>WHOLESALE ACCOUNTS</b>	
<b>Business Banking Accounts</b>	
<b>SME starter</b>	
Monthly Maintenance	33.59
Additional debit card	67.37
Replacement card (Lost, Stolen, Renewal)	60.84
Debit card- first issue	-
<b>SME current account</b>	
Monthly Maintenance	78.38
Additional debit card	67.37
Replacement card (Lost, Stolen, Renewal)	60.84
Debit card- first issue	-
<b>SME Business Current Account - Bundled</b>	
Monthly Maintenance	305.36
Additional debit card	67.37
Replacement card (Lost, Stolen, Renewal)	60.84
Debit card- first issue	-
<b>Foreign Currency Accounts</b>	
Monthly maintenance	32.06
Monthly Bank statement	-
Interim Statement	6.85
Copies of old statement	27.37
Over the counter cash deposit	3.20%
Over the counter cash withdrawal	3.20%
<b>Dormant Account Charges - Activation</b>	
ZAR	ZAR 136.85
GBP	GBP 19.56
USD	USD 32.55
EURO	EUR 26.07
<b>Investment/Intermediation Charges</b>	
<b>FIXED DEPOSIT</b>	
Minimum investment amount	20,000.00
Contract break (Early withdrawal)	305.36 + clawback of 1.94%
Copy of confirmation of investment	20.31
<b>CALL ACCOUNT</b>	
Minimum investment amount	10,000.00
Interim bank statement	7.13

<b>ADVANCES/LOANS</b>	
<b>Vehicle and Asset Finance - Commercial Banking</b>	
Processing/Arrangement	1.01%, min P604.26 max P76,339.29
Settlement letter	26.72
Early repayment penalty	As per central bank policy
CRB enquiry	16.03
ITC enquiry	53.44
Gaborone collections	245.81
Out of town collections	430.17
Gaborone repossessions	737.44
Out of town repossessions	1,132.88
<b>Business Term Loans</b>	
Arrangement fee - authorised facility	1.22% min P710.55
Annual management fee	2.10%
Notice of Arrears	55.15
CRB enquiry	16.03
ITC enquiry	53.44
Renewal of facility	1.22% min P710.55
Early repayment penalty	As per central bank policy
<b>Overdrafts - Commercial &amp; Business</b>	
Arrangement fee/ authorised facility	1.12% min P123.90
Unauthorised facility	prime + 15%
Annual management fee	1.05% of transaction amount
Notice of excess	267.19
CRB	16.03
ITC	32.06
Renewal of facility	1.22% min P710.55
Early repayment penalty	As per central bank policy
<b>INVOICE DISCOUNTING</b>	
Arrangement Fee- authorised Facility	1.22% min P710.55
CRB enquiry	16.03
ITC Enquiry	32.06
Renewal of Facility	1.22% min P710.55
<b>PURCHASE ORDER FINANCE</b>	
Arrangement Fee- authorised Facility	1.22% min P710.55
CRB enquiry	16.03
ITC Enquiry	32.06
Renewal of Facility	1.22% min P710.55
Interest Charge (Existing)	Negotiable - Prime+12% maximum
New To Bank (NTB)	3%-7% Monthly
<b>SWIFT Message Amendments</b>	
ZAR	ZAR 104.23
USD	USD 26.07
GBP	GBP 13.05
EURO	EUR19.56
<b>TRADE SERVICES</b>	
<b>Letters of Credit Inward</b>	
Advising Commission	112.60
Confirming commission	In line with risk rating of issuing bank, Min P570.00
<b>Amendments</b>	
Tenor and other	123.89
Change of Amount	0.52% with min P52.68 & max P559.82
Cancellation	123.89
Negotiation of Documents	0.29% of BWP Value & min P358.42, no max
Extension of Tenure	1.17% with Min P61.07 & Max P559.82
Document courier (domestic)	Actual courier cost +handling Fee of P56.48

Document courier (international)	Actual courier cost +handling Fee of P56.48
Documents Checking	0.35% of value of documents, maximum P17,405.36
<b>Import Letters of Credit Outward</b>	
Arrangement Fee	1.17% min P676.70
Establishment Fee	Flat fee of P559.82
Letter of Credit Commission	0.76% of the outstanding amount per quarter
Revolving, Standby, Transferable, Back to Back, and other Non Standard letter of credit	1.17% min P61.07 & no max
Negotiation of Documents	0.29% of BWP Value & min P358.42, no max
Extension or renewal	1.17% with Min P61.07 & Max P559.81
Increase amount	1.17% with Min P61.07 & Max P559.81
Drawing fee	0.25% min P66.17 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 P56.48
Document courier (international)	Actual courier cost +handling Fee of P56.48
Dicrepancy	1,140.00
*All fees based on the Pula value of the exchange	
<b>Bills for Collection</b>	
<b>Inward Bills</b>	
Acknowledge bill swift	BWP106.88 flat fee
Payment commission	0.56% of bill amount
<b>Outward Bills</b>	
Document courier (domestic)	Actual courier cost +handling Fee of P56.48
Document courier (international)	Actual courier cost +handling Fee of P56.48
Payment commission	0.56% of bill amount
<b>BONDS /GUARANTEES/ INDEMNITIES</b>	
Arrangement Fee	1.22% min P710.53
Establishment	1.17%, min P407.14
Increase of amount/ Amendment	0.64% min P151.05
Extension of tenure	123.89
Commission	0.64% min P132.32 per quarter
Assessment Fee	0.56% min P96.50
Extension of tenure	117.99
Amendment	1.17%, min P407.14
Copy of a bond request	5.34
Letter of intent - Non Binding	106.88
Letter of intent Binding	0.65% min P107.89 max P7,633.93
<b>TRADE &amp; PAYMENTS FACILITATION CHARGES</b>	
<b>Foreign Exchange</b>	
International Telegraphic Transfer (TT) - Outward	0.51% min P53.43, max P215.79
International Telegraphic Transfer (TT) - Inward	0.51% min P53.43, max P215.79
Swift Cable Charge	121.00
Amendment - Telegraphic Transfer	197.80
Cancellation - Telegraphic Transfer & Drafts	342.22

SWIFT confirmation (Formal Letter Format)	57.71
SWIFT confirmation (copy/extract) within 1 week	-
SWIFT confirmation (copy/extract) 2 weeks - 3 months	12.08
SWIFT confirmation (3 months up)	40.71
Queries (International Payments) 0-3 months	249.21
Queries (International Payments) 3-6 months	254.46
Queries (International Payments) >6 months	356.25
Purchase of Foreign Notes	2.92% min P32.78
Sale of Foreign notes	2.92% min P32.78
Recall Funds	235.40
<b>Drafts - Business &amp; Corporate</b>	
Purchase of Foreign Draft	1.17% with Min P61.07 & Max P559.82
Sale of Foreign draft	1.17% with Min P61.07 & Max P559.82
Cancellation (TT Draft)	342.22
Request to stop draft	254.46
<b>TRANSFER TO OTHER BANKS BY SWIFT, TELEX OR DRAFTS &amp; TRAVELLERS CHEQUES PER TRANSACTION</b>	
South African Rand:	0.25% of the transaction amount
Minimum	ZAR 55.04
Maximum	ZAR 384.75
British Pound	0.25% of the transaction amount
Minimum	GBP 5.29
Maximum	GBP 49.62
United States Dollar	0.25% of the transaction amount
Minimum	USD 10.69
Maximum	USD 62.06
Euro	0.25% of the transaction amount
Minimum	EUR 5.21
Maximum	EUR 45.57
<b>Foreign Bills (Collection Charges)</b>	
<b>Outward Collection Handling</b>	
Documentary bill	1.17% with Min P61.07 & Max P559.82
Clean Bill	1.17% with Min P61.07 & Max P559.82
<b>Inward Collection Handling</b>	
Documentary bill	0.51% min P235.98
Clean Bill	0.51% min P235.98
Extension after maturity	253.76
Document courier (domestic)	Actual courier cost +handling Fee of P56.48
Document courier (international)	Actual courier cost +handling Fee of P56.48
Avalisation of Bills (Inward and Outward)	Risk based