

more than banking

Retail Tariff Guide Effective May 2023



Tariff	Price (Vat Inclusive)
A) BANKING CHANNELS	
i) BRANCH BANKING	
Cash	
Cash deposits	0.43%, min.P5.50, max. P614.99
Cash withdrawals	0.49%, min. P23.72, max. P614.99
Purchase of foreign notes	2.70%, min. P30.54
Sale of foreign notes	2.70%, min. P30.54
Enquiries	
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

	Domestic ATM transactions Cash withdrawals - other local bank	1% of value, mi
	Balance inquiry - other local bank	7.48, max 10.7 P3.4
	Declined cash withdrawal - other local bank	4.0
	International ATM transactions	1.5% of value, mi
_	Cash withdrawals - international bank	31.25, max 40.7
-	Balance enquiry - international bank Declined cash withdrawal - international bank	P6.0 Discontiue
L	iii) DIGITAL BANKING (SARUMONEY)	
-	Internet Banking Electronic Funds Transfer	
	Cardless Withdrawal (FastCash)	11.0
- H	Own account transfers Intra bank account transfers	1.12
-	Domestic account transfers Airtime top-up	4.3 0.5
	Pay bill (e.g. DSTV, BPC etc)	3.7
	Outward RTGS	158.0
	Notifications SMS notification of payment	0.3
	Full Statement Request	7.0
_	Mobile banking (USSD & App) Electronic Funds Transfer	
	Cardless Withdrawal (FastCash) Own account transfers	11.0
	Intra bank account transfers	2.8
-	Domestic account transfers Airtime top-up fee	4.3
	Bill Payment fee - BPC	3.7
_	Bill Payment fee - DSTV Notifications	3.7
	SMS notification of payment (moved to	0.7
	general) Full Statement Request	0.3
_	Agency Banking Cash-In / Deposit	
		2.00% deposi
		fee on value wit a minimum fe
	P 20 – P 4,000	of P5.00 an
		Maximum o P80.0
	Cash-Out / Withdrawal	6.1
-	P 20 – P 200 P 201 – P 500	6.1 10.2
-	P 501 – P 2,000 P 2,001 – P 4,000	25.0 48.0
	Bank-to-Wallet	
_	P 1 – P4,000 B) BANKING PRODUCTS	13.0
	i) CURRENT ACCOUNTS	
	FRESH PAY AS YOU TRANSACT: Monthly	
-	Maintenance Fee Free debit card	6.1
	Free subscription to Internet banking	-
-	Free subscription to Mobile banking Free subscription to Mobile banking	_
	Free subscription to SMS notification	50.0
-	Additional debit card Replacement card (Lost, stolen, renewal)	59.8 59.8
	GOLD	01.4
-	BUNDLED PRICING OPTION: Free funeral cover up to P5 000	81.4
	Unlimited ACCESS branch cash deposits	
	1 free monthly statement electronic Free ACCESS ATM cash deposits	
-	3 Free ACCESS ATM cash withdrawals	
- H	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)	
	Internet banking transactions 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)	-
-	PAY AS YOU TRANSACT: Monthly	
-	Maintenance Fee Free debit card	33.6
-	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	59.8
	Replacement card (Lost, stolen, renewal)	59.8
	PLATINUM BUNDLED PRICING OPTION:	122.1
	Free ACCESS branch cash deposits	
	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) Internet banking transactions	-
	Own/ACCESS card/account transfers (First	+
	2 Free transactions Free) Internet 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) PAY AS YOU TRANSACT:	
		32.5
_	Monthly Maintenance Fee	52.5
	1 Free debit card	
	·······	

	Additional debit card	59.80
in	Replacement card (Lost, stolen, renewal)	59.80
71		59.00
42		400.07
03	BUNDLED PRICING OPTION:	192.07
	Free ACCESS branch cash deposits Free stop/debit orders to investment	
in	accounts	
71 02	Free sweeping to investment accounts	
ed	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	
02	4 Free Domestic ATM balance enquiries	
12 30	POS purchase fees (First 15 POS Purchases	
32	Free)	
57	Internet banking transactions	
76	Free Own/ACCESS card/account transfers	
03	Free Internet banking own/ACCESS card/ account transfers	
31	Free mobile banking own/ACCESS card/	
01	account transfers	
	SMS notifications (First 16 transactions Free)	
02	PAY AS YOU TRANSACT: Monthly	
12	Maintenance Fee	32.57
30	Free funeral cover up to P20 000	
32 57	Free accidental death cover up to P15 000	
76	1 Free debit card	
76	Free subscription to Internet banking Free subscription to Mobile banking	
	Free subscription to SMS notification	
31	Additional debit card	37.42
15	Replacement card (Lost, stolen, renewal) PRIVATE	59.80
	BUNDLED PRICING	290.34
	Free subscription to Internet banking	
sit th	Free subscription to Mobile banking	
ee	Free subscription to SMS notification 1 Free debit card	
nd	Free funeral cover up to P20 000	
of 00	Free accidental death cover up to P15 000	
	Free hospital death cover up to P2 000	
12	Free ACCESS branch cash deposits Free stop/debit orders to investment	
20	accounts	
00	Free sweeping to investment accounts	
50	1 free monthly statement electronic Free ACCESS ATM cash deposits	
02	3 Free ACCESS ATM cash withdrawals	
	4 Free ACCESS ATM balance enquiries	
	3 Free Domestic ATM cash withdrawals	
	4 Free Domestic ATM balance enquiries	
12	No POS Purchase fees (First 15 POS Purchases Free)	
	Internet banking transactions	
	Free Own/ACCESS card/account transfers	
ļ	Free Internet banking own/ACCESS card/	
20	account transfers Free mobile banking own/ACCESS card/	
30 30	account transfers	
50	SMS notifications (First 16SMS	
43	Notifications Free) Additional debit card	37.42
]	Replacement card (Lost, stolen, renewal)	59.80
	ii) PREPAID ACCOUNTS(CARDS)	
	Prepaid Card - BWP	
	Card Issuance fee	54.86 2.12
	Monthly maintenance fee Replacement card (Lost, stolen, renewal)	58.75
	Prepaid Card Statement	5.00
	Minimum balance P20.00	20.00
	Travel card - in ZAR, USD, EUR or GBP	E estimation de la f
	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
52	iii) SAVINGS AND CALL ACCOUNTS	
	FRESH SAVE	
	Minimum balance of P50.00	
	Monthly maintenance fee	
	Violation of minimum balance	No interest
	2nd withdrawal within month	No interest
20	I have be a since the set of the	7.20
30	Interim bank statement	7.20

59.80 59.80 92.07	Notice of excess	
		269.73
92.07		0.58%, min.
92.07	Renewal of facility	P128.46
	Early repayment penalty	As per central
		bank policy
-	ii) Credit cards Gold Credit	
	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 Travel insurance	26.97
	Over limit balance	2.22%
	Late payment	27.84
	Impound card - local	134.87
	Impound card - international	161.84
	Platinum Credit	107.40
	Joining - Application / Admin fee Replacement card (Lost, renewal)	183.42 33.45
	Annual fee	167.02
32.57	Voucher retrieval	111.67
52.57	Supplementary card	32.37
-	Lost card protection insurance	161.84
	Outstanding balance insurance	0.26%
	Interim bank statement History statement	26.97
	Travel insurance	21.58
37.42	Over limit balance	2.22%
59.80	Late payment	27.84
	Impound card - local	134.87
90.34	Impound card - international Private Credit	323.68
	Joining - Application / Admin fee	161.84
	Replacement card (Lost, renewal)	32.37
	Annual fee	167.02
	Voucher retrieval	111.67
	Supplementary card Lost card protection insurance	37.76
	Outstanding balance insurance	0.54%
	Interim bank statement	28.05
	History statement	28.05
	Travel insurance Over limit balance	21.58
	Late payment	43.16
	Impound card - local	
-		134.87
-	Impound card - international	134.87 323.68
	iii) Salary Advance	323.68
	iii) Salary Advance Processing Fee	
	iii) Salary Advance	323.68
	iii) Salary Advance Processing Fee	323.68 101.79 1.27%, min P643.64 max
	iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee	323.68 101.79 1.27%, min P643.64 max P6,473.57
	iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee Settlement letter	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84
	iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee	323.68 101.79 1.27%, min P643.64 max P6,473.57
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	 iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee Settlement letter Early repayment penalty v) Vehicle Loans 	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min
	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement FeeSettlement letterEarly repayment penalty	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy
	 iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee Settlement letter Early repayment penalty v) Vehicle Loans 	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84
	 iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee Settlement letter Early repayment penalty v) Vehicle Loans Processing/Arrangement 	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central
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59.80 54.86 2.12	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement loansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltyGaborone collections	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34
59.80 54.86 2.12 58.75	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement IoansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltygaborone collectionsOut of town collections	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy
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59.80 54.86 2.12 58.75 5.00	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltyOut of town collectionsOut of town collectionsGaborone repossessions	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34 390.85 670.01
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59.80 54.86 2.12 58.75 5.00 20.00 20.00 alent 22.18 alent 58.75 ent of 74.82	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltyGaborone collectionsOut of town collectionsGaborone repossessionsOut of town repossessionsLegal feesRepossession releaseHandling fee for sold repossessionStorage and insuranceChange of ownershipArrears letter	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34 390.85 670.01 893.35 223.34 613.91 248.15 10.06 10.06
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58.75	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltyGaborone collectionsOut of town collectionsOut of town repossessionsOut of town repossessionsLegal feesRepossession releaseHandling fee for sold repossessionStorage and insuranceChange of ownershipArrears letterCross-border dealsUnpaid item	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34 390.85 670.01 893.35 223.34 613.91 248.15 10.06 10.06 2,066.54 279.18
59.80 54.86 2.12 58.75 5.00 20.00 ent of 00.00 alent 22.18 alent 58.75 ent of 74.82 ent of	iii) Salary Advance Processing Fee iv) Personal loans Arrangement Fee Settlement letter Early repayment penalty v) Vehicle Loans Processing/Arrangement Settlement letter Early repayment penalty Gaborone collections Out of town collections Gaborone repossessions Out of town repossessions Legal fees Repossession release Handling fee for sold repossession Storage and insurance Change of ownership Arrears letter Cross-border deals Unpaid item vi) Home Loans Admin/Arrangement	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34 390.85 670.01 893.35 223.34 613.91 248.15 10.06 10.06 2,066.54 279.18 1.16%, min P647.36 max P42,294
59.80 54.86 2.12 58.75 5.00 20.00 ent of 00.00 alent 22.18 alent 58.75 ent of 74.82 ent of	iii) Salary AdvanceProcessing Feeiv) Personal loansArrangement FeeSettlement letterEarly repayment penaltyv) Vehicle LoansProcessing/ArrangementSettlement letterEarly repayment penaltyGaborone collectionsOut of town collectionsOut of town repossessionsOut of town repossessionsLegal feesRepossession releaseHandling fee for sold repossessionStorage and insuranceChange of ownershipArrears letterCross-border dealsUnpaid itemvi) Home Loans	323.68 101.79 1.27%, min P643.64 max P6,473.57 27.84 As per central bank policy 1.24%, min P662.89 max P80,919.64 27.84 As per central bank policy 223.34 390.85 670.01 893.35 223.34 613.91 248.15 10.06 10.06 2,066.54 279.18
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Revolving, Standby, Transferable, Back to Back, and other Non Standard	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 P559.82
Increase amount	1.17% with min P61.07 and max P559.82
Drawing fee	0.25% min P66.16 max P458.04
Amendment	123.89
Cancellation	123.89
Document examination	0.15% maximum P559.82
	Actual courier

Actual courier

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
Stop / Debit orders	
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
Electronic Funds Transfer	
Access Bank account transfers	12.95
Domestic account transfers	87.53
International account transfer	64.74
Outward RTGS	86.52
ii) ASSISTED BANKING Point of Sale Purchase	
POS transaction Fee - local bank	2.29
POS transaction Fee - International bank	7.21
Declined POS Purchase (Insufficient funds) - local bank	0.53
Declined POS Purchase (Insufficient funds)	0.57
- International bank Retail Banking eCommerce Card Transaction	0.53
E-Commerce local merchants	3.50
E-Commerce international merchants	
E-Commerce declines	7.50 0.75
Business Debit Card eCommerce Transaction	L
E-Commerce local merchants	4.50
E-Commerce international merchants	10.00
E-Commerce declines	0.75
Acquiring Services	0.75
Point of Sale Machines	
POS implementation Fee	265.00
Monthly Rental	138.94
Merchant discount	3.06%-5.08%
eCommerce Payment Gateway	
Subscription Fee	570.00
Commission (MDR)	3.06%-5.08%
· ·	5.0070-5.0070
Remittances	
Outgoing (account holder)	7.50(5.1
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
Outgoing (non-account holder)	
	4.0% of value, min
Send to account	BWP 65.00 4.0% of value, min
Send to mobile wallet	BWP 65.00
Send to MTO	4.0% of value, min BWP 65.00
	4.0% of value, min

Document courier (domestic)	cost +handling Fee of P56.49
	Actual courier
Document courier (international)	cost +handling Fee of P56.49
Dicrepancy	1,140.00
Bills for Collection	_,
Inward Bills	
Acknowledge bill swift	P106.88 flat fee
	0.56% of bill
Payment commission	amount
Outward Bills	
	Actual courier
Document courier (domestic)	cost +handling Fee of P56.49
	Actual courier
Document courier (international)	cost +handling
	Fee of P56.49
Payment commission	0.57% of bill amount
BONDS/GUARANTEES/IND EMNITIES	amount
	1.22% min
Arrangement Fee	P710.54
Establishment	1.17%, min
	P407.14 0.64% min
Increase of amount/Amendment	P151.05
Extension of tenure	123.89
	0.64% min
Commission	P132.32 per quarter
Assessment Fee	0.56% min P96.50
Extension of tenure	117.99
	1.17%, min
Amendment	P407.14
Copy of a bond request	5.34
Letter of intent - Non Binding	
	106.88 0.65%, min.
Letter of intent Binding	P107.89, max.
TRADE & PAYMENTS FACILITATION CHARGE	P7,633.93
Foreign Exchange	5
	0.51%, min.
International Telegraphic Transfer (TT) - Outward	P53.43 max.
	P215.79 0.51%, min.
International Telegraphic Transfer (TT) -	P53.43 max.
Inward	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 -	12.68
3 months	
SWIFT confirmation (3 months up)	42.75
Queries (International Payments) 0-3 months	
Queries (International Payments) 3-6 months	267.19
Queries (International Payments) >6 months	374.06
Purchase of Foreign Notes	2.92% min P32.78
Sale of Foreign notes	2.92% min P32.78

Send cash pick-up	BWP 65.00
Minimum transaction amount	BWP 500.00
Incoming (account holder)	
Receiving into account	Free
Receiving as cash pick-up	Free
Incoming (non-account holder)	
Receiving as cash pick-up	Free
ATM transactions	
Own ATM transactions	
Cash deposits	0.3817 of value,min 2.54, max 15.27
Cash withdrawals - Access bank	0.50% of value, min 3.56, max 6.11
Declined cash withdrawal - Access bank	Discontinued due to regulatory prior direction
Basic balance inquiry - Access bank	P0.63
Mini-statement - Access bank	Discontinue Due To Unavailability

-		7120		
0	LERAKO		Advising Commission	
	Minimum balance of P100.00		Confirming commission	
4	Monthly maintenance fee		Amendments:	
	Violation of minimum balance	No interest	Tenor and other	
	2nd withdrawal within month	25.45	Change of Amount	
	Contract break (Early withdrawal)	53.95		
	MAUNGO		Cancellation	
Month Violatio	Minimum balance of P100.00			
	Monthly maintenance fee		Negotiation of Documents	
	Violation of minimum balance	No interest		
	Contract break (Early withdrawal)	53.95	Extension of Tenure	
	FIXED DEPOSIT			
-	Minimum investment amount P1000		Document courier (domestic)	
	Violation of minimum balance	No interest		
	Contract break (Early withdrawal)	2.22%, min. P221.49		
	Copy of confirmation of investment	20.50	Document courier (international)	
	CALL ACCOUNT			
	Minimum investment amount P10, 000		Documents Checking	
	Violation of minimum balance	No interest		
	c) ADVANCES AND LOANS		Import Letters of Credit Outward	
	CREDIT FACILITY ENQUIRY FOR ALL FACILI	TIES	Arrangement Fee	
7	CRB ENQUIRY	16.18		
/	ITC enquiry	33.41	Establishment Fee	
	i) Overdrafts - Personal			
	Arrangement fee - authorised facility	1.16%, min. P128.46	Letter of Credit Commission	
	Annual management fee	1.02%		

	Sale of Foreign notes	2.92 /011111 F 32.70
112.61	Recall Funds	235.40
Min P570	Drafts - Business & Corporate	
123.89	Purchase of Foreign Draft	1.17% with Min P61.07 & Max P559.82
0.52% with min P52.67 & max P559.82	Sale of Foreign draft	1.17% with Min P61.07 & Max P559.82
123.89	Cancellation (TT Draft)	342.22
0.29% of BWP Value & min	Request to stop draft	254.46
P358.42, no max	Foreign Bills (Collection Charges)	
1.17% with Min	Outward Collection Handling	
P61.07 & Max P559.82 Actual courier	Documentary bill	1.17% with Min P61.07 & Max P559.82
cost +handling Fee of P56.49 Actual courier	Clean Bill	1.17% with Min P61.07 & Max P559.82
cost +handling	Inward Collection Handling	
Fee of P56.49 0.36% of value of documents,	Documentary bill	0.51% min P235.98
P17,405.36	Clean Bill	0.51% min P235.98
	Extension after maturity	253.76
1.22% min P710.54 Flat fee of	Document courier (domestic)	Actual courier cost +handling Fee of P56.49
P559.82 0.76% of the outstanding amount per	Document courier (international)	Actual courier cost +handling Fee of P56.49
quarter	Avalisation of Bills (Inward and Outward)	Risk based
	L	ttt

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