

Corporate and Investment Banking, Commercial and Business Banking

Effective 23rd June 2025



Tariff	BWP Charge Amount (VAT Inclusive)
Corporate General	
General services	
Auditors information provided	327.10
Certificate of Balance	28.32
Certificate covering interest	61.13
Maintenance fee- Corporate Account	95.27
Maintenance fee (Bundled Fee)	333.45
Activity Fee/transaction fee	11.91
Sweeping Charge	5.74
Referral fees (call to normalise account)	16.51
Account confirmation letter	22.23
Additional debit card	77.81
Fax local	15.75
Fax international	15.75
Excess item fee	277.88
Branch transactions	
Cash deposits	0.48% maximum charge of P5,292.86
Cash withdrawals	0.43% min P22.80
Manual Payments and Collections	
Own accounts transfers	P3.91 plus manual handling fee P12.51
Intra Bank a/c transfers	P3.91 plus manual handling fee P12.51
Domestic account transfers - Manual	90.60
Mobile Disbursement	13.54
Outward RTGS	0.26% min P78.99 max P349.32
Inward RTGS	0.26% min P78.99 max P349.32
International Telegraphic Transfer (TT) - Outward	0.51% Min P55.19, Max P220.79
International Telegraphic Transfer (TT) - Inward	0.53% Min P55.83, Max P223.36
Swift Cable Charge	130.00
SADC RTGS Processing Charges	
Commission Charge	0.53% Min P55.83, Max P223.36
Swift Cable Charge	130.00
SADC RTGS Handling Charge	55.00
Stop / Debit orders-Single or Bulk per transaction	
Own bank debit order	6.67
Other bank debit order	95.03
Unpaid stop order	277.88
Unpaid debit order	277.88
Own bank stop order	5.45
Other bank stop order	95.03
Unpaid item	319.56
Enquiries	
Basic Balance Enquiry	6.84
Daily Bank Statement	64.13
Weekly Bank Statement	26.72
Fortnightly Bank Statement	16.03
Interim Bank Statement	8.18
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
Notifications	
Email notification of payment	0.29
SMS notification of payment	0.29
FAX notification of payment	15.14
Commercial Prepaid Cards	
Cash Card-BWP	
Card Issuance fee	54.78
Card loading fee	11.44
Monthly maintenance fee	2.13
Replacement card (Lost, Stolen, Renewal)	62.19
Prepaid Card Statement	10.58
Minimum balance	52.93
Travel card - in ZAR, USD, EUR or GBP	
Card Issuance fee	96.33
Monthly maintenance fee	2.23
Replacement card (Lost, Stolen, Renewal)	65.31
Minimum balance	57.35
Prepaid Card Statement	111.15
ATM Operations	
Own ATM transactions	
Cash deposits	0.48% maximum charge of P529.28
Cash withdrawals - Own	3.18
Declined cash withdrawal -Own	2.12
Basic balance enquiry-Own	1.59
Domestic ATM transactions	
Cash withdrawals-Domestic	6.67
Balance enquiry-Domestic	3.61
International ATM transactions	
Cash withdrawals-International	29.70
Balance enquiry-International	1.83
International Cards on own ATM	
Cash withdrawals-International	36.68
Balance enquiry-International	2.09
Deposits Services	
Integration Fee	1,991.17
Drop Card Issuance Fee	271.52
Maintenance Fee	693.89
Deposit Cash Deposit Fee	0.48% maximum charge of P5,292.86
Point of Sales Machines	
Installation Fee	275.60
Monthly Rental	144.50
Merchant discount	3.18% - 5.28%
Ecommerce Payment Gateway	
Once-Off Set Up Fee	1,282.50
Subscription Fee	592.80
Commission (MDR)	3.18% - 5.28%

Channels	
Corporate and Business Internet Banking	
Setup	218.49
Monthly fee	211.71
Training Fees	
Zone 1 (0-200km)	152.68
Zone 2 (201-500km)	508.93
Zone 3 (501km & above)	712.50
Retraining	163.87
Bulk payments and collections	
Bulk Upload (Payments)	3.44
Bulk Direct Debits	3.44
Single Electronic Funds Transfer	
Own accounts transfer	1.66
Intra Bank a/c transfer	4.42
Domestic account transfer	4.60
Pay Bill (e.g. DSTV/BPC etc)	3.78
Outward RTGS	0.26% min P78.99 max P349.32
Online Foreign Transfers	
International Telegraphic Transfer (TT) - Outward	0.51% Min P55.83, Max P313.50
Swift Cable Charge	130.00
Host to Host	
Set Up Fee	17,305.57
Wholesale Accounts	
Business Banking Accounts	
SME Starter	
Monthly Maintenance/Ledger Fees	34.93
Additional debit card	70.07
Replacement card (lost, Stolen, Renewal)	63.28
Debit card-first issue	-
SME current account	
Monthly Maintenance/Ledger Fees	81.51
Additional debit card	70.07
Replacement card (lost, Stolen, Renewal)	63.28
Debit card-first issue	-
Institutional Current	
Monthly Maintenance/Ledger Fees	81.51
Additional debit card	70.07
Replacement card (lost, Stolen, Renewal)	64.39
Debit card- first issue	-
SME Business Current Account-Bundled	
Monthly Maintenance/Ledger Fees	317.57
Additional debit card	70.07
Replacement card (Lost, Stolen, Renewal)	63.28
Debit card- first issue	-
Foreign Currency Accounts	
Monthly Maintenance/Ledger Fees	32.06
Monthly Bank statement	-
Interim Statement	7.12
Copies of old statement	28.47
Over the counter cash deposit	3.20%
Over the counter cash withdrawal	3.20%
Dormant Account Charges - Activation	
ZAR	ZAR 136.85
GBP	GBP 19.56
USD	USD 32.55
EURO	USD 26.07
Investment/Intermediation Charges	
Fixed Deposit	
Minimum investment amount	20,000.00
Contract break (Early withdrawal)	317.57 + clawback of 2.02%
Copy of confirmation of investment	21.12
Call Account	
Minimum investment amount	10,000.00
Interim bank statement	7.13
Advances/Loans	
Vehicle and Asset Finance - Commercial Banking	
Processing/Arrangement	1.05%, min P628.43 max P79,392.86
Settlement letter	27.79
Early repayment penalty	As per central bank policy
CRB enquiry	16.67
ITC enquiry	55.58
Gaborone collections	255.65
Out of town collections	447.38
Gaborone repossession	766.94
Out of town repossession	1,178.19
Business Term Loans	
Arrangement fee - authorised facility	1.31% min P738.97
Annual management fee	2.18%
Notice of Arrears	57.35
CRB enquiry	16.03
ITC enquiry	53.44
Renewal of facility	1.31% min P738.97
Early repayment penalty	As per central bank policy
Overdrafts - Commercial & Business	
Arrangement fee/authorised facility	1.16% min P128.86
Unauthorised facility	prime + 15.6%
Annual management fee	1.09% of transaction amount
Notice of excess	277.88
CRB	16.03
ITC	53.44
Renewal of facility	1.31% min P738.97
Early repayment penalty	As per central bank policy
Invoice Discounting	
Arrangement Fee- authorised Facility	1.31% min P738.97
CRB enquiry	16.03
ITC Enquiry	53.44
Renewal of Facility	1.31% min P738.97
Purchase Order Finance	
Arrangement Fee- authorised Facility	1.31% min P738.97
CRB enquiry	16.03
ITC Enquiry	53.44

Renewal of Facility	1.31% min P738.97
Interest Charge (Existing)	Negotiable - Prime+12.5% maximum
New To Bank (NTB)	3.12% - 7.28% Monthly
SWIFT Message Amendments	
Amendments (Incoming swift transfer) - All Currencies	Equivalent of BWP160.00
Transfer to other banks by swift, telex or drafts & Travellers cheques per transaction	
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
Trade	
Letters of Credit Inward (Inward - Exports)	
Advising Commission	117.11
Confirming commission	In line with risk rating of issuing bank, Min P592.80
Amendments	
Other amendments	128.85
Change of Amount	0.54% with min P54.79 & max P582.82
Cancellation	128.85
Negotiation of Documents	0.30% of BWP Value & min P372.76, no max
Extension of Tenure	1.22% with Min P61.07 & Max P559.82
Document courier (domestic)	Actual courier cost + handling Fee of P58.74
Document courier (International)	Actual courier cost + handling Fee of P58.74
Documents Checking	0.36% of value of documents, maximum P18,101.57
Import Letters of Credit Outward	
Arrangement Fee	1.22% min P703.77
Establishment Fee	Flat fee of P582.21
Letter of Credit Commission	0.79% of the outstanding amount per quarter
Revolving, Standby, Transferable, Back to Back, and other Non Standard letter of credit	1.22% min P63.51 & no max
Negotiation of Documents	0.30% of BWP Value & min P372.76, no max
Extension or renewal	1.22% with Min P63.51 & Max 1.22%
Increase amount	1.22% with Min P63.51 & Max 1.22%
Drawing fee	0.26% min P68.82 max 0.26%
Amendment	128.85
Cancellation	128.85
Document examination	0.16% maximum P559.82 max 0.16%
Document courier (domestic)	Actual courier cost + handling Fee of P58.74
Document courier (International)	Actual courier cost + handling Fee of P58.74
Discrepancy	1,185.60
*All fees based on the Pula value of the exchange	
Bills for Collection	
Inward Bills	
Acknowledge bill swift	BWP106.88 flat fee
Payment commission	0.56% of bill amount
Outward Bills	
Document courier (domestic)	Actual courier cost + handling Fee of P58.74
Document courier (International)	Actual courier cost + handling Fee of P58.74
Payment commission	0.56% of bill amount
Bonds/Guarantees/Indemnities	
Arrangement Fee	1.27% min P738.95
Establishment	1.22%, min P423.43
Increase of amount	0.67% min P157.09
Extension of tenure	128.85
Commission	0.67% min P137.61 per quarter
Assessment Fee	0.58% min P100.36
Other Amendment	1.22%, min P423.43
Copy of a bond request	5.56
Letter of intent - Non Binding	111.15
Letter of intent Binding	0.68% min P112.21 max P7,939.29
Trade & Payments Facilitation Charges	
Foreign Exchange	
International Telegraphic Transfer (TT) - Outward	0.51% min P55.83, max P225.50
International Telegraphic Transfer (TT) - Inward	0.51% min P55.83, max P225.50
Swift Cable Charge	125.84
Amendment - Telegraphic Transfer	205.72
Cancellation - Telegraphic Transfer & Drafts	355.91
SWIFT confirmation (Formal Letter Format)	60.02
SWIFT confirmation (copy/extract) within 1 week	-
SWIFT confirmation (copy/extract) 2 weeks - 3 months	12.57
SWIFT confirmation (3 months up)	42.34
Queries (International Payments) 0 - 3 months	259.18
Queries (International Payments) 3 - 6 months	264.64
Queries (International Payments) > 6 months	370.50
Purchase of Foreign Notes	3.04% min P34.09
Sale of Foreign notes	3.04% min P34.09
Recall Funds	244.82
Drafts - Business & Corporate	
Purchase of Foreign Draft	1.22% with Min P63.51 & Max P582.21
Sale of Foreign draft	1.22% with Min P63.51 & Max P582.21
Cancellation (TT Draft)	355.91
Request to stop draft	264.64
Foreign Bills (Collection Charges)	
Outward Collection Handling	
Documentary bill	1.22% with Min P63.51 & Max P582.21
Clean Bill	1.22% with Min P63.51 & Max P582.21
Inward Collection Handling	
Documentary bill	0.53% min P245.42
Extension after maturity	263.91
Document courier (domestic)	Actual courier cost + handling Fee of P58.74
Document courier (International)	Actual courier cost + handling Fee of P58.74
Avalisation of Bills (Inward and Outward)	Risk based