

# Retail Tariff Guide

Effective 23<sup>rd</sup> June 2025

Tariff	Price (Vat Inclusive)
<b>A) Banking Channels</b>	
<b>i) Branch Banking</b>	
Cash	
Cash deposits	0.44%, min.P5.72, max. P639.59
Cash withdrawals	0.51%, min. P24.66, max.P639.59
Purchase of foreign notes	2.81%, min. P31.76
Sale of foreign notes	2.81%, min. P31.76
Enquiries	
Current month statement	Free
Confirmation of Account	21.03
Confirmation of loan liquidation (letter)	21.03
Statement (for first 3 months) per month statement	34.20
Statement (4 months and more) per page	31.26
SMS notification of payment	0.31
Balance enquiry	7.90
Copies of deposit slips (less than 6 months)	28.95
Copies of deposit slips (more than 6 months)	34.74
SMS notification of payment - Cards	0.31
<b>Stop / Debit orders</b>	
Own bank debit order	6.97
Other bank debit order	88.37
Unpaid stop order	115.80
Unpaid debit order	173.40
Own accounts stop order	5.79
Own bank stop order	5.79
<b>Electronic Funds Transfer</b>	
Access Bank account transfers	13.47
Local account transfers	91.03
International account transfer	67.53
Local Outward RTGS	89.98
Local Inward RTGS	89.97
Swift Cable Charge (Inward and Outward)	100.00
<b>ii) Assisted Banking</b>	
<b>Point of Sale Purchase</b>	
POS transactional Fee (Local)	2.67
POS transactional Fee (International)	8.89
Declined POS Purchase - Local	0.55
Declined POS Purchase - International	3.69
<b>Retail Banking eCommerce Card Transactions</b>	
E-commerce local	3.71
E-commerce international	7.94
E-commerce declines (local & international)	0.79
<b>Commercial Banking eCommerce Card Transactions</b>	
E-commerce local	4.76
E-commerce international	10.59
E-commerce declines (local & international)	0.79
<b>Remittances</b>	
<b>Outgoing (Existing)</b>	
Cash out fee	
Transaction fee	3.71% of value, min P52.93
Market Fee	Market Rate
<b>Outgoing (Non-existing)</b>	
Cash out fee	
Transaction fee	4.23% of value, min P68.81
Forex fees	Market Rate
<b>ATM Transactions</b>	
<b>Own ATM transactions</b>	
Cash deposits	0.40% of Value Min P2.65 for all transactions. Max P15.88
Cash withdrawals - Own	0.51% of value min P3.71 Max P6.35
Declined cash withdrawal - Own	Free
Basic balance enquiry - Own	0.70
Mini-statement - Own	Discontinue due to unavailability
<b>Local ATM transactions</b>	
Cash withdrawals - Local	1.06% of value min P8.71 max P23.71
Balance enquiry - Local	3.77
Declined cash withdrawal - Local	Free
<b>International ATM transactions</b>	
Cash withdrawals - International	1.59% of value min P41.50 max P59.28
Balance enquiry - International	6.63
Declined cash withdrawal - International	Free
<b>International Cards on own ATM</b>	
Cash withdrawal - International	45.73
Declined cash withdrawal - International	Free
Balance enquiry - International	4.41
<b>ATM Foreign Currency</b>	
Cash withdrawals - Own	0.50% of value, min 3.56, max 6.11
<b>ATM Foreign Currency- ZAR and USD</b>	
Cash withdrawal-Own-USD-Purchase of Foreign Notes	2.92% min P32.78
Cash withdrawal-own-ZAR- Purchase of Foreign Notes	2.92% min P32.79
Cash withdrawal-Local-ZAR-Purchase of Foreign Notes	2.92% min P32.80
Cash withdrawal-Local-USD-Purchase of Foreign Notes	2.92% min P32.81
Cash withdrawal-International-ZAR- Purchase of Foreign Notes	2.92% min P32.82
Cash withdrawal-International-USD- Purchase of Foreign Notes	2.92% min P32.83
<b>iii) Digital Banking (SaruMoney)</b>	
<b>Internet Banking</b>	
<b>Electronic Funds Transfer</b>	
Cardless Withdrawal (FastCash)	11.14
Own account transfers	1.16
Intra bank account transfers	2.91
Local account transfers	4.49
Airtime top - up	0.59
Pay bill (e.g. DSTV, BPC etc)	3.92
Outward RTGS	164.34
<b>Notifications</b>	
Email notification of payment	0.32
SMS notification of payment	0.32
FAX notification of payment	14.96
Full Statement Request	7.29
<b>SaruMoney (USSD &amp; App)</b>	
<b>Electronic Funds Transfer</b>	
Cardless Withdrawal (FastCash)	11.14
Own account transfers	1.16
Intra bank account transfers	2.91
Local account transfers	4.49
Credit card payment	3.57
Airtime top - up fee	0.59
Bill Payment fee - BPC	3.92
Bill Payment fee - DSTV	3.92
<b>Notifications</b>	
SMS notification of payment (moved to general)	0.31
Full Statement Request	7.43
<b>Agency Banking (AccessClosa)</b>	
<b>Cash-In / Deposit</b>	
P.20 - P.4,000	2.12% deposit fee on value with a minimum fee of P5.29 and Maximum of P169.37
<b>Cash-Out / Withdrawal</b>	
P.20 - P.200	6.48
P.201 - P.600	10.80
P.501 - P.2,000	26.46
P.2,001 - P.4,000	50.81

<b>Bank-2- Wallet</b>	
P.1 - P.10,000	13.77
<b>Wallet-2-Bank</b>	
P.1 - P.4,000	2.65
<b>Ordering Process fees</b>	
Balance Enquiry on Orange Wallet	2.65
Mini-Statement Orange Wallet (SMS)	3.71
<b>ii) Banking Products</b>	
<b>i) Current Accounts</b>	
<b>Fresh Lite</b>	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	7.12
Free subscription to Internet Banking	
Free subscription to Mobile Banking	
Free subscription to SMS Notification	
1 Free debit card	
Debit Card Issued	69.65
Replacement Card (Lost, stolen, renewal)	69.65
Minimum balance P20.00	20.00
<b>Fresh</b>	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	7.28
1 Free debit card	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free Card Management under Banking App	
Free subscription to SMS notification	
Additional debit card	71.16
Replacement card (Lost, stolen, renewal)	71.16
<b>W Account</b>	
Monthly Account Maintenance Fee	104.00
1 Free debit card	
<b>Gold</b>	
Bundled Pricing Option:	96.90
1 Free debit card	
Free funeral cover up to P5 000	Part of the bundle
1 free monthly statement electronic	Part of the bundle
<b>SaruMoney transactions</b>	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	34.96
Free funeral cover up to P5 000	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Additional debit card	71.16
Replacement card (lost, stolen, renewal)	71.16
<b>Platinum</b>	
Monthly Maintenance Bundled Option:	127.03
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
<b>SaruMoney Transactions</b>	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	Offering no longer available
1 Free debit card	
Up to P10 000 funeral cover	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	
Replacement card (Lost, stolen, renewal)	
<b>Diamond</b>	
Bundled Pricing Option:	199.75
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
<b>SaruMoney Transactions</b>	
Data - free app access	
PAY AS YOU TRANSACT: Monthly Maintenance Fee	Offering no longer available
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
1 Free debit card	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	
Replacement card (lost, stolen, renewal)	
<b>Private</b>	
Bundled Pricing	301.96
Additional debit card	44.53
Replacement card (lost, stolen, renewal)	71.16
6 complimentary international airport lounge visits per annum and 1 free guest per visit****	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
Free hospital death cover up to P2 000	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement electronic	
<b>SaruMoney Transactions</b>	
Data - free app access	
<b>ii) Asset &amp; Liabilities (Cards)</b>	
<b>Cash card - BWP</b>	
Card Issuance fee	58.07
Monthly maintenance fee	2.24
Replacement card (lost, stolen, renewal)	71.16
Prepaid Card Statement	5.29
Minimum balance P10.00	20.00
Travel card - in ZAR, USD, EUR or GBP	
Card Issuance fee	Equivalent of P105.86
Monthly maintenance fee	2.31
Replacement card (lost, stolen, renewal)	71.16
Minimum balance	Equivalent of P16.16
Prepaid Card statement	Equivalent of P105.86
<b>iii) Savings and Call Accounts</b>	
<b>Fresh Save</b>	
Minimum balance of P50.00	
Free Cash Deposit	
Free Account Maintenance	
Transaction fee per transaction	20.00
Violation of minimum balance	No interest
2nd withdrawal within month	No interest
Interim bank statement	7.48
<b>Liraiko</b>	
Minimum balance of P100.00	
Free Cash Deposit	
Free Account Maintenance	
Transaction fee per transaction	20.00
Violation of minimum balance	No interest
2nd withdrawal within month	26.46
Contract break (Early withdrawal)	56.10
<b>Mwango Saver</b>	
Minimum balance of P100.00	
Free Cash Deposit	

<b>Free Account Maintenance</b>	
Transaction fee per transaction	20.00
Violation of minimum balance	No interest
Contract break (Early withdrawal)	56.10
<b>Fixed Deposit</b>	
Minimum investment amount P1,000	Minimum investment amount P1,000
Violation of minimum balance	No interest
Contract break (Early withdrawal)	2.31%, min. P230.35
Copy of confirmation of investment	21.32
<b>Call Account</b>	
Minimum investment amount P10,000	
Violation of minimum balance	No interest
<b>q) ADVANCES AND LOANS</b>	
<b>Credit facility enquiry for all facilities</b>	
CRB enquiry	196.10
ITC enquiry	86.19
<b>ii) Overdrafts - Personal</b>	
Arrangement fee - authorised facility	1.21%, min. P133.60
Annual management fee	1.06%
Notice of excess	280.52
Renewal of facility	0.60%, min. P133.60
Early repayment penalty	As per central bank policy
<b>iii) Credit cards</b>	
<b>Gold Credit</b>	
Joining - Application / Admin fee	182.99
Replacement card (lost, renewal)	51.36
Annual fee	197.89
Voucher retrieval	116.14
Supplementary card	51.36
Lost card protection insurance	168.31
Outstanding balance insurance	0.26%
Interim bank statement	28.05
History statement	32.10
Travel insurance	22.44
Over limit balance	2.31%
Late payment	29.51
Impound card - local	140.26
Impound card - international	168.31
<b>Cash Withdrawal</b>	
Own ATM	0.53% of value min P3.71 Max P6.35
Other Local ATM	1.06% of value min P8.71 max P23.71
International ATM	1.59% of value min P41.50 max P59.28
Declined Transactions Domestic	Free
Declined Transactions International	Free
<b>Branch over the counter cash withdrawal</b>	
Own Bank	0.51%, min. P24.66, max. P639.59
<b>Platinum Credit</b>	
Joining - Application / Admin fee	190.75
Replacement card (Lost, renewal)	39.80
Annual fee	198.75
Voucher retrieval	116.14
Supplementary card	38.52
Lost card protection insurance	168.31
Outstanding balance insurance	0.28%
Interim bank statement	28.05
History statement	28.18
Travel insurance	22.44
Over limit balance	2.31%
Late payment	29.09
Impound card - local	140.26
Impound card - international	168.31
<b>Cash Withdrawal</b>	
Own ATM	0.53% of value min P3.71 Max P6.35
Other Local ATM	1.06% of value min P8.71 max P23.71
International ATM	1.59% of value min P41.50 max P59.28
Declined Transactions Domestic	Free
Declined Transactions International	Free
<b>Branch over the counter cash withdrawal</b>	
Own Bank	0.51%, min. P24.66, max. P639.59
<b>Private Credit</b>	
Joining - Application / Admin fee	168.31
Replacement card (Lost, renewal)	39.82
Annual fee	198.75
Voucher retrieval	116.14
Supplementary card	44.94
Lost card protection insurance	168.31
Outstanding balance insurance	0.56%
Interim bank statement	28.98
History statement	29.31
Travel insurance	22.44
Over limit balance	2.31%
Late payment	44.48
Impound card - local	140.26
Impound card - international	168.31
<b>Cash Withdrawal</b>	
Own ATM	0.53% of value min P3.71 Max P6.35
Other Local ATM	1.06% of value min P8.71 max P23.71
International ATM	1.59% of value min P41.50 max P59.28
Declined Transactions Domestic	Free
Declined Transactions International	Free
<b>Branch over the counter cash withdrawal</b>	
Own Bank	0.51%, min. P24.66, max. P639.59
<b>iv) Salary Advance</b>	
Processing Fee	105.86
<b>v) Personal Loans</b>	
Arrangement Fee	1.32%, min P669.39 max P6,732.51
Settlement letter	28.95
Early repayment penalty	As per central bank policy
<b>vi) Vehicle Loans</b>	
Processing/Arrangement	1.29%, min P689.41 max P84,146.43
Settlement letter	28.95
Early repayment penalty	As per central bank policy
Gaborone collections	232.27
Out of town collections	406.48
Gaborone repossessions	696.82
Out of town repossessions	929.09
<b>Legal fees</b>	
Repossession release	232.27
Handling fee for sold repossession	638.47
Storage and insurance	258.08
Change of ownership	10.46
Awards letter	10.46
Cross-border deals	2,149.20
Unpaid item	290.34
Vehicle Valuation Report	239.40
<b>vii) Insurance</b>	
Admin/Arrangement	1.21%, min P673.25 max P43,985.76
Early settlement charge	As per central bank policy
Settlement letter	17.37
Copy of title deed	16.83
<b>viii) Miscellaneous loans</b>	
Arrangement Fee	1.14% Min P720.88, Max P7,250.40