

# Deposit & Lending Interest Rates

For the month of April 2024

Type of Deposit Account	Nominal Interest Rates (%)	Effective Interest Rates (%)	Minimum Opening Balance
	(Lowest-Highest)	(Lowest-Highest)	(Pula)
Current	NIL	NIL	NIL
Call	0.10% - 0.50%	0.10% - 0.50%	1000
Savings	0.15% - 4.05%	0.15% - 4.13%	100
91Day	1.00% - 3.25%	1.00% - 3.29%	1000
6 Months	1.75% - 2.00%	1.76% - 2.01%	1000
12 Months	2.05% - 2.25%	2.05% - 2.25%	1000
24 Months	2.25% - 2.50%	2.25% - 2.52%	1000
Over 24 Months	2.55% - 3.00%	2.55% - 3.02%	1000

Lending Rates	Nominal Interest Rates (%)	Average Effective Interest Rate (%)
MoPR	2.40%	2.40%
Access Bank Botswana Prime Lending Rate	6.51%	6.51%
Mortgage Facility	From ABB Prime +0.5% to ABB Prime +15%	From ABB Prime +0.50% to ABB Prime +16.1%
Overdraft Facility (Revolving credit lines)	From ABB Prime +1.0% to ABB Prime +30%	From ABB Prime +1% to ABB Prime 34.9%
Credit Card	Up to 32%	Up to 37.1%
Lease Loans	From ABB Prime +1% to ABB Prime +15%	From ABB Prime +1% to ABB Prime +16.1%
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	From ABB Prime +1% to ABB Prime +25%	From ABB Prime +1% to ABB Prime +28.1%
Other Long-Term Loans	Not Available	

\*Minimum Pricing Available

Effective from **01 April 2023**, all commercial banks are authorized to set their own Prime Lending Rate (PLR). The Prime Lending Rate will now be referred to as the "Access Bank Botswana Prime Lending Rate". The Access Bank Botswana Prime Lending Rate has been reduced from **6.76% to 6.51%**.

## Deposit Interest Rates shown are indicative only

For firm rates please contact any of our Branches and Sales and Service Centres:

Game City Branch - 370 4700  
 Fairgrounds Branch - 367 4600  
 Airport Junction Branch - 371 9700  
 The Square Branch - 398 5700

Ghanzi Sales and Service Centre - 659 8800  
 Molepolole Sales and Service Centre - 592 3050  
 Letlhakane Sales and Service Centre - 298 5011  
 Kanye Sales and Service Centre - 544 6300  
 Shakawe Sales and Service Centre - 687 5244

Type of Deposit Account	Foreign Currency	Nominal Interest Rates	Effective Interest Rates	Minimum Opening Balance
		(Lowest-Highest)	(Lowest-Highest)	(Pula)
Current	USD	Nil	Nil	Nil
	ZAR	Nil	Nil	Nil
	EUR	Nil	Nil	Nil
	GBP	Nil	Nil	Nil
Call	USD	0.10% - 0.25%	0.10% - 0.25%	100
	ZAR	1.95% - 2.50%	1.97% - 2.53%	100
	EUR	0.10% - 0.25%	0.10% - 0.25%	100
	GBP	0.10% - 0.25%	0.10% - 0.25%	100
91 Day	USD	0.00% - 1.40%	0.00% - 1.41%	1000
	ZAR	2.50% - 3.15%	2.52% - 3.19%	1000
	EUR	0.10% - 0.25%	0.10% - 0.25%	1000
	GBP	0.10% - 0.25%	0.10% - 0.25%	1000
6 Months	USD	2.35% - 2.85%	2.36% - 2.87%	1000
	ZAR	3.70% - 4.70%	3.73% - 4.76%	1000
	EUR	0.10% - 0.25%	0.10% - 0.25%	1000
	GBP	0.10% - 0.25%	0.10% - 0.25%	1000
12 Months	USD	2.85% - 4.50%	2.85% - 4.50%	1000
	ZAR	4.71% - 5.50%	4.71% - 5.50%	1000
	EUR	0.10% - 0.25%	0.10% - 0.25%	1000
	GBP	0.10% - 0.25%	0.10% - 0.25%	1000
24 Months	USD			
	ZAR			
	EUR		Negotiable	
	GBP			
Over 24 Months	USD			
	ZAR			
	EUR		Negotiable	
	GBP			

Francistown Branch - 245 0000  
 Selebi Phikwe Branch - 263 1000  
 Palapye Branch - 494 1000  
 Maun Branch - 682 0000

Mahalapye Sales and Service Centre - 474 9399  
 Lobatse Sales and Service Centre - 533 0341  
 Kasane Sales and Service Centre - 625 0017  
 Mochudi Sales and Service Centre - 577 7162  
 Mogoditshane Sales and Service Centre - 316 4584

For deposits more than P1,000,000 please contact 367 4377

Member of the Deposit Insurance Scheme of Botswana



more than banking