Deposit & Lending Interest Rates

For the month of September 2025

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% - 0.60%	0.10% - 0.60%	1000	
Savings	0.15% - 5.50%	0.15% - 5.50%	100	
91Day	1.00% - 3.50%	1.00% - 3.50%	1000	
6 Months	1.76% - 4.01%	1.75% - 4.00%	1000	
12 Months	2.05% - 6.25%	2.05% - 6.25%	1000	
24 Months	2.25% - 6.25%	2.25% - 6.25%	1000	
Over 24 Months	2.55% - 6.25%	2.55% - 6.25%	1000	

Lending Rates	Nominal Interest Rates (%)	Average Effective Interest Rate (%)	
MoPR	1.90%	1.90%	
Access Bank Botswana Prime Lending Rate	7.16%	7.16%	
Mortgage Facility	From ABB Prime +0.5% to ABB Prime +10%	From ABB Prime +0.50% to ABB Prime +10%	
Overdraft Facility (Revolving credit lines)	From ABB Prime +1.0% to ABB Prime +35%	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 +6%	From ABB Prime +1% to ABB Prime +7%	
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 $1^{\rm st}$ 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 is 7.16% effective 14th May 2025

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	Francistown Branch	- 245 0000
Fairgrounds Branch	- 367 4600	Selebi Phikwe Branch	- 263 1000
Airport Junction Branch	- 371 9700	Palapye Branch	- 494 1000
The Square Branch	- 398 5700	Maun Branch	- 682 0000
Ghanzi Sales and Service Centre	- 659 8800	Mahalapye Sales and Service Centre	- 474 9399
Molepolole Sales and Service Centre	- 592 3050	Lobatse Sales and Service Centre	- 533 0341
Letlhakane Sales and Service Centre	- 298 5011	Kasane Sales and Service Centre	- 625 0017
Kanye Sales and Service Centre	- 544 6300	Mochudi Sales and Service Centre	- 577 7162
Shakawe Sales and Service Centre	- 687 5244	Mogoditshane Sales and Service Centre	- 316 4584

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

Type of Deposit Account			ive Interest Opening Balance		Type of Deposit	Foreign	Nominal Interest Rates	
	(Lowest-Highest)	(Lowest-Highest)		(Pula)	Account	Currency	(Lowest-	
Current	Nil	Nil		Nil			Highest)	
Call	0.10% - 0.60%	0.10% - 0.60%		1000	Current	USD	Nil	
Savings	0.15% - 5.50%	0.15	5% - 5.50%	100		ZAR	Nil	
91Day	1.00% - 3.50%	1.00	0% - 3.50%	1000		EUR	Nil	
6 Months	1.76% - 4.01%	1.75	5% - 4.00%	1000		GBP	Nil	
12 Months	2.05% - 6.25%	2.05	5% - 6.25%	1000	Call	USD	0.10% - 0.25%	
24 Months	2.25% - 6.25%	2.25	5% - 6.25%	1000		ZAR	1.95% - 2.50%	
Over 24 Months	2.55% - 6.25%	2.55	5% - 6.25%	1000		EUR	0.10% - 0.25%	
						GBP	0.10% - 0.25%	
Lending Rates	Nominal Interest Rates (%)			Average Effective nterest Rate (%)		USD	0.00% - 1.40%	
MoPR	1.90%		1.90%			ZAR	2.50% - 3.15%	
Access Bank Botswana	7.16%		7.16%	-		EUR	0.10% - 0.25%	
Prime Lending Rate						GBP	0.10% - 0.25%	
Mortgage Facility	From ABB Prime	From ABB Prime +0.5% From ABB Prime to ABB Prime		me +0.50%	6 Months	USD	2.35% - 2.85%	
	to ABB Prime +1			to ABB Prime +10%		ZAR	3.70% - 4.70%	
Overdraft Facility (Revolving credit lines)		From ABB Prime +1.0% to ABB Prime +35%		From ABB Prime +1% to ABB Prime +34.9%		EUR	0.10% - 0.25%	
Credit Card	Up to 32%			Up to 37.1%		GBP	0.10% - 0.25%	
Lease Loans	From ABB Prime +1%		From ABB Prime +1% to		12 Months	USD	2.85% - 4.50%	
	to ABB Prime +6'	to ABB Prime +6%		ABB Prime +7%		ZAR	4.71% - 5.50%	
Unsecured Personal	From ABB Prime		From ABB Pri	me +1% to		EUR	0.10% - 0.25%	
	4 - ADD D							

access

GBP

LISD

GRP

USD

7AR

GBP

24 Months

Over 24

Months

Minimum

Opening

Balance

Nil

Nil

Nil

100

100

100

1000

1000

1000

1000

1000

1000

1000

1000

1000

1000

1000

1000

Effective

Interest Rates

(Lowest-

Nil

Nil

0.10% - 0.25%

1.97% - 2.53%

0.10% - 0.25%

0.10% - 0.25%

0.00% - 1.41%

2 52% - 3 19%

0 10% - 0 25%

0.10% - 0.25%

2.36% - 2.87%

3.73% - 4.76%

0.10% - 0.25%

0.10% - 0.25%

2 85% - 4 50%

4.71% - 5.50%

0.10% - 0.25%

0.10% - 0.25%

Negotiable

Negotiable

0.10% - 0.25%