

Deposit & Lending Interest Rates

For the month of January 2025

Type of Deposit Account	Nominal Interest Rates (%)	Effective Interest Rates (%)	Minimum Opening Balance
	(Lowest-Highest)	(Lowest-Highest)	(Pula)
Current	Nil	Nil	NIL
Call	0.00% - 0.60%	0.10% - 0.60%	1000
Savings	0.15% - 4.10%	0.15% - 4.18%	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	1.90%	1.90%
Access Bank Prime Lending Rate (ABB Prime)	6.01%	6.01%
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

Access Bank Botswana Prime Lending Rate (ACBB PLR) as independently determined by the Bank is at **6.01%**.

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

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

Member of the Deposit Insurance Scheme of Botswana

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
91Day	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		Negotiable	
	EUR			
	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



more than banking