

Deposit & Lending Interest Rates

For the month of January 2026

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
91 Day	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	3.5%	3.5%
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 +20%	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 +10%	From ABB Prime +1% to ABB Prime +10%
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 1st 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
Lethakane 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



Africa | Asia | Europe | Middle East

<https://botswana.accessbankplc.com>

Member of the Deposit Insurance Scheme of Botswana.



more than banking