

# 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
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	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 1<sup>st</sup> 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 14<sup>th</sup> 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
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

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	Negotiable		
	ZAR			
	EUR			
Over 24 Months	GBP	Negotiable		
	USD			
	ZAR			

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

