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% - 5.25%	0.15% - 5.38%	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	2.65%	2.65%
Access Bank Botswana Prime Lending Rate	6.76%	6.76%
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	

<sup>\*</sup>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 is maintained at **6.76%.** 

## 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 P1,00	0,000 please contact <b>367 4377</b>
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Member of the Deposit Insurance Scheme of Botswana



Highest   Highest   Highest   Highest   Nil   Nil	Type of Deposit	Foreign Currency	Nominal Interest Rates	Effective Interest Rates	Minimum Opening Balance
ZAR       NiI       NiI       NiI       NiI         EUR       NiI       NiI       NiI       NiI         GBP       NiI       NiI       NiI       NiI         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%       2.53% - 3.19%       1000         EUR       0.10% - 0.25%       0.10% - 0.25%       1000         GBP       0.10% - 0.25%       0.10% - 0.25%       1000         GMonths       USD       1.20% - 2.15%       1.20% - 2.16%       1000         ZAR       3.15% - 3.65%       3.17% - 3.68%       1000         EUR       0.10% - 0.25%       0.10% - 0.25%       1000         12 Months       USD       3.00% - 3.85%       3.00% - 3.85%       1000         24 Months       USD       0.10% - 0.25%       0.10% - 0.25%       1000         24 Months       USD       0.10% - 0.2	Account			(Lowest- Highest)	(Pula)
EUR NiI NII NII NII  GBP NII NII NII NII  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% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  CAR 3.15% - 3.65% 3.17% - 3.68% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  I2 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR BEUR 0.10% - 0.25% 0.10% - 0.25% 1000  OVer 24 Months USD	Current	USD	Nil	Nil	Nil
GBP Nil Nil 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% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  EUR 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  I2 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  ZAR Negotiable		ZAR	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%         2.53% - 3.19%         1000           EUR         0.10% - 0.25%         0.10% - 0.25%         1000           GBP         0.10% - 0.25%         0.10% - 0.25%         1000           EUR         0.10% - 0.25%         0.10% - 0.25%         1000           EUR         0.10% - 0.25%         0.10% - 0.25%         1000           12 Months         USD         3.00% - 3.85%         3.00% - 3.85%         1000           2AR         3.65% - 4.00%         3.65% - 4.00%         1000           EUR         0.10% - 0.25%         0.10% - 0.25%         1000           24 Months         USD         Negotiable         Negotiable		EUR	Nil	Nil	Nil
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% 2.53% - 3.19% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR Negotiable  EUR GBP  Over 24 Months		GBP	Nil	Nil	Nil
EUR 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% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1000  6 Months USD 1.20% - 2.15% 1.20% - 2.16% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 3.65% 3.00% - 3.85% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR Negotiable  EUR O.10% - 0.25% Negotiable	Call	USD	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% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.15% - 3.65% 0.10% - 0.25% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR BEUR 0.10% - 0.25% 0.10% - 0.25% 1000  Over 24 Months USD  Over 24 Months		ZAR	1.95% - 2.50%	1.97% - 2.53%	100
91Day USD 0.00%-1.40% 0.00%-1.41% 1000  ZAR 2.50% - 3.15% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.15% - 3.65% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR BEUR 0.10% - 0.25% 0.10% - 0.25% 1000  Over 24 Months USD  Over 24 Months		EUR	0.10% - 0.25%	0.10% - 0.25%	100
ZAR 2.50% - 3.15% 2.53% - 3.19% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  I2 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR BEUR Negotiable  Over 24 Months GBP		GBP	0.10% - 0.25%	0.10% - 0.25%	100
EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR Negotiable  EUR O.10% - 0.25% Negotiable	91Day	USD	0.00%-1.40%	0.00%-1.41%	1000
GBP 0.10% - 0.25% 0.10% - 0.25% 1000  6 Months USD 1.20% - 2.15% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  ZAR Negotiable  EUR  Over 24 Months  Over 24 Months		ZAR	2.50% - 3.15%	2.53% - 3.19%	1000
6 Months USD 1.20% - 2.15% 1.20% - 2.16% 1000  ZAR 3.15% - 3.65% 3.17% - 3.68% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  Z4 Months USD  ZAR  EUR  Negotiable  Over 24  Months		EUR	0.10% - 0.25%	0.10% - 0.25%	1000
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EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 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  GBP  Over 24 Months	6 Months	USD	1.20% - 2.15%	1.20% - 2.16%	1000
GBP 0.10% - 0.25% 0.10% - 0.25% 1000  12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 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  GBP  Over 24 Months		ZAR	3.15% - 3.65%	3.17% - 3.68%	1000
12 Months USD 3.00% - 3.85% 3.00% - 3.85% 1000  ZAR 3.65% - 4.00% 3.65% - 4.00% 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  GBP  Over 24 Months		EUR	0.10% - 0.25%	0.10% - 0.25%	1000
ZAR 3.65% - 4.00% 3.65% - 4.00% 1000  EUR 0.10% - 0.25% 0.10% - 0.25% 1000  GBP 0.10% - 0.25% 0.10% - 0.25% 1000  Z4 Months USD  ZAR  EUR  GBP  Over 24 Months		GBP	0.10% - 0.25%	0.10% - 0.25%	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  GBP  Over 24 Months	12 Months	USD	3.00% - 3.85%	3.00% - 3.85%	1000
GBP 0.10% - 0.25% 0.10% - 0.25% 1000  24 Months USD  ZAR  EUR  GBP  Over 24  Months		ZAR	3.65% - 4.00%	3.65% - 4.00%	1000
ZAR Negotiable  EUR  GBP  Over 24 Months		EUR	0.10% - 0.25%	0.10% - 0.25%	1000
ZAR Negotiable  EUR  GBP  Over 24 Months		GBP	0.10% - 0.25%	0.10% - 0.25%	1000
EUR Negotiable  GBP  Over 24 Months	24 Months	USD			
EUR GBP Over 24 Months		ZAR		No ostiski	
Over 24 Months		EUR		медопаше	
Months		GBP			
USD					
		USD			
ZAR Negotiable		ZAR		Negotiable	
EUR		EUR			
GBP		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

