

Deposit & Lending Interest Rates

For the month of September 2023

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
91-Day Fixed Deposit	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 Prime +0.5% to Prime +15%	From Prime +0.50% to Prime +16.1%
Overdraft Facility (Revolving credit lines)	From Prime + 1.0% to Prime 30%	From Prime + 1% to Prime 34.9%
Credit Card	Up to 32%	Up to 37.1%
Lease Loans	From Prime + 1% to Prime +15%	From Prime + 1% to Prime +16.1%
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	From Prime + 1% to Prime +25%	From Prime + 1% to Prime +28.1%
Other Long-Term Loans	Not Available	

*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 will be 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 & Service Centre	- 659 8800
Molepolole Sales & Service Centre	- 592 3050
Lethakane Sales & Service Centre	- 298 5011
Kanye Sales and Service Centre	- 544 6300
Shakawe Sales & Service Centre	- 6875244

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
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
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
24 Months	USD			
	ZAR			
	EUR			Negotiable
	GBP			Negotiable
Over 24 Months	USD			
	ZAR			
	EUR			Negotiable
	GBP			Negotiable

Francistown Branch	- 245 0000
Selebi Phikwe Branch	- 263 1000
Palapye Branch	- 494 1000
Maun Branch	- 682 0000
Mahalapye Sales & Service Centre	-474 9399
Lobatse Sales & Service Centre	-533 0341
Kasane Sales & Service Centre	-625 0017
Mochudi Sales & Service Centre	-577 7162
Mogoditshane Sales & Service Centre	-316 4584



more than banking