

# Deposit & Lending Interest Rates

For the month of January 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%
Prime Lending Rate	6.76%	6.76%
Mortgage Facility	From Prime +0.5% to Prime +10%	From Prime +0.50% to Prime +10.1%
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 +18%	From Prime + 1% to Prime +19.1%
Other Long-Term Loans	Not Available	

\*Minimum Pricing Available

The Prime lending rate of **6.76%** is effective from **25 August 2022**

**Note** that Top Interest Rate for Maungo Saver has increased from **4.6%** to **5.3%** Open a Maungo Saver account today and enjoy the fruits of your savings

### 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  
 Lethakane Sales and Service Centre - 298 5011  
 Kanye Sales and Service Centre - 544 6300  
 Shakawe Sales and Service Centre - 6875244

Francistown Branch - 245 0000  
 Selebi Phikwe Branch - 263 1000  
 Palapye Branch - 494 1000  
 Maun Branch - 682 0000

Mahalapye Sales and Service Centre -4749399  
 Lobatse Sales and Service Centre -5330341  
 Kasane Sales and Service Centre -6250017  
 Mochudi Sales and Service Centre -5777162  
 Mogoditshane Sales and Service Centre -3164584

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	

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



more than banking