

Deposit & Lending Interest Rates

For the month of May 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 +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

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 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 - 6875244

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			
	GBP			
Over 24 Months	USD			
	ZAR			
	EUR			
	GBP			

Negotiable

Negotiable

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

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



more than banking