Deposit & Lending Interest Rates

For the month of November 2025

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	1.90%	1.90%	
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		

Game City Branch	- 370 4700	Francistown Branch	- 245 0000
Fairgrounds Branch	- 367 4600	Selebi Phikwe Branch	- 263 1000
Airport Junction Branch	- 371 9700	Palapye Branch	- 494 1000
The Square Branch	- 398 5700	Maun Branch	- 682 0000
Ghanzi Sales and Service Centre	- 659 8800	Mahalapye Sales and Service Centre	- 474 9399
Molepolole Sales and Service Centre	- 592 3050	Lobatse Sales and Service Centre	- 533 0341
Letlhakane Sales and Service Centre	- 298 5011	Kasane Sales and Service Centre	- 625 0017
Kanye Sales and Service Centre	- 544 6300	Mochudi Sales and Service Centre	- 577 7162
Shakawe Sales and Service Centre	- 687 5244	Mogoditshane Sales and Service Centre	- 316 4584

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

Credit Card	Up to 32%	Up to 37.1%		ODI	0.1070 0.2370	0.1070 0.2370	1000
Lease Loans	From ABB Prime +1%	From ABB Prime +1% to	12 Months	USD	2.85% - 4.50%	2.85% - 4.50%	1000
	to ABB Prime +10%	ABB Prime +10%		ZAR	4.71% - 5.50%	4.71% - 5.50%	1000
Unsecured Personal	From ABB Prime +1%	From ABB Prime +1% to		EUR	0.10% - 0.25%	0.10% - 0.25%	1000
Loans (excluding overdrafts, mortgage	to ABB Prime +25%	ABB Prime +28.1%		GBP	0.10% - 0.25%	0.10% - 0.25%	1000
and credit cards			24 Months	USD		-	
Other Long-Term Loans	Not /	Available		ZAR	N. I. I.		
*Minimum Pricing Available				EUR	Negotiable		
				GBP			
Effective from 1st 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			Over 24 Months	USD			
the "Access Bank Botswana Prime Lending Rate". The Access Bank Botswana Prime Lending Rate is 7.16% effective 14 th May 2025. Deposit Interest Rates shown are indicative only. For firm rates please contact any of our Branches and Sales and Service Centres:			ZAR	Negotiable			
			EUR				
			GBP	•			
Same City Branch		- 370 4700	Francistown Br	anch			- 245 000
Fairgrounds Branch - 367 4600 Airport Junction Branch - 371 9700		Selebi Phikwe Branch Palapye Branch			- 263 1000 - 494 1000		
						The Square Branch	
Ghanzi Sales and Service C	Centre	- 659 8800	Mahalapye Sales and Service Centre		- 474 93		
Molepolole Sales and Servi	ce Centre	- 592 3050	Lobatse Sales and Service Centre		- 533 03		
etlhakane Sales and Servi	ce Centre	- 298 5011	Kasane Sales and Service Centre			- 625 00	

Type of

Deposit

Account

Current

91 Day

6 Months

Foreign

Currency

USD

EUR

GBP

USD

ZAR

FUR

USD

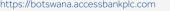
7AR FUR

GBP USD

7AR

FUR







Minimum

Opening

Balance

Nil

Nil

Nil

100

100

100

1000

1000

1000

1000

1000

1000

1000

1000

Effective

Interest Rates

(Lowest-

Nil

Nil

0.10% - 0.25%

1.97% - 2.53%

0.10% - 0.25%

0.10% - 0.25%

0.00% - 1.41%

2.52% - 3.19%

0 10% - 0 25%

0.10% - 0.25%

2.36% - 2.87%

3.73% - 4.76%

0.10% - 0.25%

Nominal

Interest Rates

(Lowest-

Nil

Nil

0.10% - 0.25%

1.95% - 2.50%

0.10% - 0.25%

0.10% - 0.25%

0.00% - 1.40%

2 50% - 3 15%

0 10% - 0 25%

0.10% - 0.25%

2.35% - 2.85%

3 70% - 4 70%

0.10% - 0.25%