## Deposit & Lending Interest Rates

For the month of February 2025

| Type of Deposit<br>Account | Nominal Interest<br>Rates (%) | Effective Interest<br>Rates (%) | Minimum<br>Opening<br>Balance |
|----------------------------|-------------------------------|---------------------------------|-------------------------------|
|                            | (Lowest-Highest)              | (Lowest-Highest)                | (Pula)                        |
| Current                    | Nil                           | Nil                             | Nil                           |
| Call                       | 0.00% - 0.60%                 | 0.10% - 0.60%                   | 1000                          |
| Savings                    | 0.15% - 4.10%                 | 0.15% - 4.18%                   | 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<br>Rates (%)             | Average Effective<br>Interest Rate (%)       |
|---|---|--|
| MoPR  | 1.90%                                     | 1.90%  |
| Access Bank Botswana<br>Prime Lending Rate  | 6.01%                                     | 6.01%  |
| Mortgage Facility   | From ABB Prime +0.5%<br>to ABB Prime +15% | From ABB Prime +0.50%<br>to ABB Prime +16.1% |
| Overdraft Facility<br>(Revolving credit lines)                                      | From ABB Prime +1.0%<br>to ABB Prime +30% | From ABB Prime +1% to<br>ABB Prime +34.9%    |
| Credit Card   | Up to 32%                                 | Up to 37.1%                                  |
| Lease Loans   | From ABB Prime +1%<br>to ABB Prime +15%   | From ABB Prime +1% to<br>ABB Prime +16.1%    |
| Unsecured Personal<br>Loans (excluding<br>overdrafts, mortgage and<br>credit cards) | From ABB Prime +1%<br>to ABB Prime +25%   | From ABB Prime +1% to<br>ABB Prime +28.1%    |
| Other Long-Term Loans   | Not Available                             |  |

\*Minimum Pricing Available

Access Bank Botswana Prime Lending Rate (ACBB PLR) as independently determined by the Bank is at **6.01%.** 

## 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 P1,000,000 please contact 367 4377

| H       GD     G       AR     G       JR     0.10       GD     0.00       GR     2.50       JR     0.10       GD     0.255       JR     0.10       GD     2.35       AR     3.70       JR     0.10       GBP     0.10       GBP     0.10       GBP     0.10       GBP     0.10       GBP     0.10                                       | owest-<br>lighest)       Nil       Nil       Nil       Nil       O% - 0.25%       0% - 0.25% | (Lowest-<br>Highest)<br>Nil<br>Nil<br>Nil<br>0.10% - 0.25%<br>1.97% - 2.53%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%   | (Pula)<br>Nil<br>Nil<br>Nil<br>100<br>100<br>100<br>100<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000 |
|---|--|---|---|
| AR     JR       JR     -       JR     -       JR     0.10       SD     2.35       SR     3.70       JR     0.10       SD     2.35       SR     3.70       JR     0.10       SD     2.35       SR     3.70       JR     0.10       SD     2.85 | Nil<br>Nil<br>Nil<br>0% - 0.25%<br>5% - 2.50%<br>0% - 0.25%<br>0% - 0.25%<br>0% - 0.25%<br>0% - 0.25%<br>0% - 0.25%<br>0% - 0.25%  | Nil<br>Nil<br>0.10% - 0.25%<br>1.97% - 2.53%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>3.73% - 4.76%<br>0.10% - 0.25%                                  | Nil       Nil       Nil       100       100       100       100       100       100       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000   |
| JR     JR       3P     0.10       3D     0.10       3D     0.10       3D     0.10       3D     0.10       3P     0.10       3D     0.10   | Nil<br>Nil<br>0% - 0.25%<br>5% - 2.50%<br>0% - 0.25%<br>0% - 1.40%<br>0% - 1.40%<br>0% - 0.25%<br>0% - 0.25%<br>5% - 2.85%<br>0% - 4.70%   | Nil       Nil       0.10% - 0.25%       1.97% - 2.53%       0.10% - 0.25%       0.00% - 1.41%       2.52% - 3.19%       0.10% - 0.25%       0.10% - 0.25%       3.73% - 4.76%       0.10% - 0.25%       0.10% - 0.25% | Nil       Nil       100       100       100       100       100       100       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000       1000  |
| BP     0.10       GD     0.10       AR     1.95       JR     0.10       BP     0.10       GD     0.00       AR     2.50       JR     0.10       GD     0.00       AR     2.50       JR     0.10       GD     2.35       AR     3.70       JR     0.10       GBP     0.10       GBP     0.10       GBP     0.10       GBP     0.10   | Nil<br>)% - 0.25%<br>)% - 4.70%<br>)% - 0.25%  | Nii<br>0.10% - 0.25%<br>1.97% - 2.53%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | Nil<br>100<br>100<br>100<br>100<br>1000<br>1000<br>1000<br>1000<br>1  |
| SD     0.10       AR     1.95       JR     0.10       BP     0.10       SD     0.00       AR     2.50       JR     0.10       SD     0.10       SD     0.10       SD     0.10       SD     2.35       AR     3.70       JR     0.10       SD     2.35       AR     3.70       JR     0.10       SD     2.85   | 9% - 0.25%     9% - 2.50%     9% - 0.25%     9% - 0.25%     9% - 1.40%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%     9% - 0.25%   | 0.10% - 0.25%<br>1.97% - 2.53%<br>0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | 100<br>100<br>100<br>100<br>1000<br>1000<br>1000<br>1000<br>10  |
| AR     1.95       JR     0.10       BP     0.10       GD     0.00       AR     2.50       JR     0.10       BP     0.10   | 5% - 2.50%     0% - 0.25%     0% - 0.25%     0% - 1.40%     0% - 3.15%     0% - 0.25%     0% - 0.25%     0% - 2.85%     0% - 4.70%     0% - 0.25%     0% - 0.25%   | 1.97% - 2.53%<br>0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | 100<br>100<br>100<br>1000<br>1000<br>1000<br>1000<br>1000<br>1  |
| JR     0.10       3P     0.10       3D     0.10       3D     0.00       AR     2.50       JR     0.10       3D     0.10   | 0% - 0.25%     0% - 0.25%     0% - 1.40%     0% - 3.15%     0% - 0.25%     0% - 0.25%     0% - 2.85%     0% - 4.70%     0% - 0.25%   | 0.10% - 0.25%<br>0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | 100<br>100<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000  |
| BP     0.10       GD     0.00       AR     2.50       JR     0.10       GD     0.00       AR     2.35       AR     3.70       JR     0.10       GD     0.235       AR     3.70       JR     0.10       GD     2.85  | 9% - 0.25%     9% - 1.40%     9% - 3.15%     9% - 0.25%     9% - 0.25%     9% - 2.85%     9% - 4.70%     9% - 0.25%  | 0.10% - 0.25%<br>0.00% - 1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%   | 100<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000   |
| SD     0.00       AR     2.50       JR     0.10       SD     2.35       AR     3.70       JR     0.10       SD     2.35       AR     3.70       JR     0.10       SD     2.85   | 0% - 1.40%<br>0% - 3.15%<br>0% - 0.25%<br>0% - 0.25%<br>5% - 2.85%<br>0% - 4.70%<br>0% - 0.25%   | 0.00%-1.41%<br>2.52% - 3.19%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%   | 1000<br>1000<br>1000<br>1000<br>1000<br>1000<br>1000  |
| AR     2.50       JR     0.10       3P     0.10       5D     2.35       AR     3.70       JR     0.10       3P     0.10       3D     2.35       AR     3.70       JR     0.10       3D     2.85   | 0% - 3.15%<br>0% - 0.25%<br>0% - 0.25%<br>5% - 2.85%<br>0% - 4.70%<br>0% - 0.25%   | 2.52% - 3.19%<br>0.10% - 0.25%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | 1000<br>1000<br>1000<br>1000<br>1000<br>1000  |
| JR     0.10       3P     0.10       3D     2.35       AR     3.70       JR     0.10       3P     0.10       3P     0.10       3P     0.10       3P     0.10       3P     0.10   | 0% - 0.25%<br>0% - 0.25%<br>0% - 2.85%<br>0% - 4.70%<br>0% - 0.25%   | 0.10% - 0.25%<br>0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%   | 1000<br>1000<br>1000<br>1000<br>1000  |
| BP 0.10   GD 2.35   AR 3.70   JR 0.10   BP 0.10   GD 2.85   | 0% - 0.25%<br>5% - 2.85%<br>0% - 4.70%<br>0% - 0.25%   | 0.10% - 0.25%<br>2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%  | 1000<br>1000<br>1000<br>1000  |
| iD 2.35   AR 3.70   JR 0.10   3P 0.10   iD 2.85   | 5% - 2.85%<br>0% - 4.70%<br>0% - 0.25%   | 2.36% - 2.87%<br>3.73% - 4.76%<br>0.10% - 0.25%   | 1000<br>1000<br>1000  |
| AR     3.70       JR     0.10       3P     0.10       5D     2.85   | )% - 4.70%<br>)% - 0.25%   | 3.73% - 4.76%<br>0.10% - 0.25%  | 1000<br>1000  |
| IR 0.10<br>3P 0.10<br>5D 2.85   | )% - 0.25%   | 0.10% - 0.25%   | 1000  |
| 3P 0.10<br>5D 2.85  |  |   |   |
| D 2.85  | )% - 0.25%   | 0.100/ 0.250/   | 1000  |
|   |  | 0.10% - 0.25%   | 1000  |
|   | 5% - 4.50%   | 2.85% - 4.50%   | 1000  |
| AR 4.71   | % - 5.50%  | 4.71% - 5.50%   | 1000  |
| JR 0.10   | )% - 0.25%   | 0.10% - 0.25%   | 1000  |
| 3P 0.10   | )% - 0.25%   | 0.10% - 0.25%   | 1000  |
| 5D  | Negotiable   |   | -   |
| ٨R  |  |   |   |
| JR  |  |   |   |
| 3P  |  |   |   |
| D   |  |   |   |
| ٨R  | Negotiable   |   |   |
| JR  |  |   |   |
| 3P  |  |   |   |
|   | RR<br>IR<br>BP<br>D<br>R<br>IR   | RR<br>BP<br>D<br>RR<br>BP<br>BP   | RR Negotiable<br>PP Negotiable<br>RR Negotiable<br>Negotiable<br>PP Negotiable  |

| 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 |





Member of the Deposit Insurance Scheme of Botswana

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