## Deposit & Lending Interest Rates

For the month of February 2025

Type of Deposit Account	Nominal Interest Rates (%)	Effective Interest Rates (%)	Minimum Opening Balance
	(Lowest-Highest)	(Lowest-Highest)	(Pula)
Current	Nil	Nil	Nil
Call	0.00% - 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 Rates (%)	Average Effective Interest Rate (%)
MoPR	1.90%	1.90%
Access Bank Botswana Prime Lending Rate	6.01%	6.01%
Mortgage Facility	From ABB Prime +0.5% to ABB Prime +15%	From ABB Prime +0.50% to ABB Prime +16.1%
Overdraft Facility (Revolving credit lines)	From ABB Prime +1.0% to ABB Prime +30%	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 +15%	From ABB Prime +1% to ABB Prime +16.1%
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	

\*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- lighest)       Nil       Nil       Nil       Nil       O% - 0.25%       0% - 0.25%	(Lowest- Highest) Nil 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% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	(Pula) Nil Nil Nil 100 100 100 100 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 Nil Nil 0% - 0.25% 5% - 2.50% 0% - 0.25% 0% - 0.25% 0% - 0.25% 0% - 0.25% 0% - 0.25% 0% - 0.25%	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% 3.73% - 4.76% 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 Nil 0% - 0.25% 5% - 2.50% 0% - 0.25% 0% - 1.40% 0% - 1.40% 0% - 0.25% 0% - 0.25% 5% - 2.85% 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 )% - 0.25% )% - 4.70% )% - 0.25%	Nii 0.10% - 0.25% 1.97% - 2.53% 0.10% - 0.25% 0.10% - 0.25% 2.52% - 3.19% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	Nil 100 100 100 100 1000 1000 1000 1000 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% 1.97% - 2.53% 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%	100 100 100 100 1000 1000 1000 1000 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% 0.10% - 0.25% 0.00% - 1.41% 2.52% - 3.19% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	100 100 100 1000 1000 1000 1000 1000 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% 0.10% - 0.25% 0.00% - 1.41% 2.52% - 3.19% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	100 100 1000 1000 1000 1000 1000 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% 0.00% - 1.41% 2.52% - 3.19% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	100 1000 1000 1000 1000 1000 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% 0% - 3.15% 0% - 0.25% 0% - 0.25% 5% - 2.85% 0% - 4.70% 0% - 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%	1000 1000 1000 1000 1000 1000 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% 0% - 0.25% 0% - 0.25% 5% - 2.85% 0% - 4.70% 0% - 0.25%	2.52% - 3.19% 0.10% - 0.25% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	1000 1000 1000 1000 1000 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% 0% - 0.25% 0% - 2.85% 0% - 4.70% 0% - 0.25%	0.10% - 0.25% 0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	1000 1000 1000 1000 1000
BP 0.10   GD 2.35   AR 3.70   JR 0.10   BP 0.10   GD 2.85	0% - 0.25% 5% - 2.85% 0% - 4.70% 0% - 0.25%	0.10% - 0.25% 2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	1000 1000 1000 1000
iD 2.35   AR 3.70   JR 0.10   3P 0.10   iD 2.85	5% - 2.85% 0% - 4.70% 0% - 0.25%	2.36% - 2.87% 3.73% - 4.76% 0.10% - 0.25%	1000 1000 1000
AR     3.70       JR     0.10       3P     0.10       5D     2.85	)% - 4.70% )% - 0.25%	3.73% - 4.76% 0.10% - 0.25%	1000 1000
IR 0.10 3P 0.10 5D 2.85	)% - 0.25%	0.10% - 0.25%	1000
3P 0.10 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 IR BP D R IR	RR BP D RR BP BP	RR Negotiable PP Negotiable RR Negotiable Negotiable 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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