

## 1. Transactional Account

- Minimum opening balance is P100
- Monthly account maintenance fee is P20.54
- Earns 0.30% interest annually
- Accidental death & disability cover
- Accidental hospital cash back cover
- Get cash at over 15 million ATMS world wide
- Free monthly statements
- SMS notification for all transactions
- Withdraw (over the counter) P11

## 2. Ordinary Savings

- Minimum opening balance is P50
- Interest rate earned is 2% annually
- Monthly account maintenance fee is P8.50
- Withdrawal fee P2
- Interval between 2 withdrawals should at least be
- 7 clear days
- Interest earned is tax free
- Post office accessible

## 3. Sesigo Savings

- Minimum opening balance is P200
- Interest rate is tiered as follows;

200 - 499,999	2.00%
500,000 - 999,999	2.25%
1,000,000 - 4,999,999	2.75%
5,000,000 - 10,000,000	3.25%

- Monthly account maintenance fee is P10
- Withdrawal fee P2
- Interest earned is tax free
- Post office accessible

## 4. Save As You Earn

- Monthly minimum contribution is P50
- 24 months deduction
- The interest rate is 1.75% annually
- 10% Bonus on interest earned
- Account attracts no charges
- Interest earned is tax free
- Rollover is encouraged

## Thobo Savings Account

- Monthly minimum contribution P200
- 12 months deduction
- The interest rate is 1.75% annually
- Account attracts no charges
- Interest earned is tax free
- Rollover is encouraged

## 5. Letlole - National Savings Certificates (NSC)

- Accessible to citizens only
- Opened at any post office or BSB branches
- Purchase ranges from BWP250 - BWP100,000
- Interest is 3.75% annually
- 3 years savings plan

## 6. Fixed Deposit Account

Period	0,000-9,999	0,000-199,999	200,000-499,99	500,000
3 months	1.25%	1.33%	1.37%	1.40%
6 months	1.35%	1.43%	1.50%	1.55%
12 months	1.45%	1.55%	1.65%	1.80%
18 months	1.65%	1.75%	1.85%	1.95%
24 months	1.75%	1.85%	1.95%	2.05%

## 7. Pensioners Personal Loan

- Min: P1,000 max: P40,000
- Repayment period: 4 years subject to the age of 65 years
- Pension income only
- 100% secured loan against personal savings- all products in our books
- Interest on the loan is prime+3.0%
- Credit life compulsory through BSB or self-arranged.
- Cession with BSB as an assignee to be submitted before disbursement.

## 8. Ipelegeng Personal Loan

- Loan range P1,000 - P100,000 repayable over 48 months
- Interest: prime rate +5%
- All savings as security

## 9. Lecha Personal Loan

- Loan range: 5,000 - 500,000
- Interest ranges from prime +9% to 12.75%
- Repayment: up to 84 months
- You do not need to be an existing BSB customer
- Gearing: up to 100%
- Min Sal P1,800.00
- Turnaround time; 24-48 hrs
- free P10,000.00 funeral cover

## 10. Express Loan

- Loan amount up to gross monthly salary
- Fixed interest rate: 2.08% per month
- Repayment period up to 12 months
- Min Sal P2,500.00
- Turnaround time is 12 hrs

## 11. Homeline Property Loan

- Maximum loan amount: BWP 10,000,000.00
- Residential loans interest rate: prime to prime plus 4.5%
- Residential property loans are repayable in 25 years
- Free hold land repayable in 7 years subject to dev covenant
- Home improvements, equity release, refinancing, loan consolidation
- Urban areas - up to 100% & semi-urban areas - up to 90% OMV
- Allows surety bond for married persons
- Banks own valuers and attorneys allowed

## 12. Eezi Auto Loan

- Used cars not more than 5 years/100 000km mileage - prime + 5.5%
- New cars - prime + 4.5%
- 100% financing, no deposit required
- NB: accessible to employees of qualifying organizations

## Account application requirements

- Valid proof of birth certificate or passport for persons below 18 years of age.
- Omang/ id and passport for citizens and foreigners respectively
- Proof of income (payslip) and residential address (utility bill)

**NB: all fees are vat exclusive**

Gaborone: 367 0000 Railpark: 367 0151 Mahalapye: 471 1926 Serowe: 463 7948 Francistown: 242 1616 Hukuntsi: 367 0194

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# PRODUCT PACK