

CHANGE ON THE BANK CHARGES

Botswana Savings Bank would like to inform its valued clients that there has been changes on the bank charges, and they will effect on the **1st March 2023**.



Tariff Guide 2023

Effective 1st March 2023

BWP (Vat inclusive) Detailed bank fees (Effective 1st March 2023)

PERSONAL BANKING	
(a) ACCESSIBILITY FACILITATION CHARGES	CHARGE
(i) ATM Charges	
ATM Cash Withdrawal Fee BSB	P3.30
ATM Cash Withdrawal Fee Non-BSB ATM	P5.46
ATM Cash Withdrawal International	P28.00
Cash Deposit at ATM	P0.38 per P100
Funds Transfer at ATM	P6.00
ATM Mini Statement Request	Free
1st Debit Card Issue & Expired	Free
Debit Card Replacement (expiry,lost,stolen,misplaced)	P65.00
Balance Enquiry through BSB ATM	P1.70
Declined ATM withdrawal (no funds)	Free
(ii) Point of Sale Machines	
Pin Change	Free
Withdrawals	P17.10
Deposit	P17.10
Balance Enquiries	P1.30
(iii) Internet/Online Banking	
Sign Up	Free
Monthly Fee Per User	Free
Transfers:	
To Own Acc Within BSB	P3.00
To Other Acc Within BSB	P4.50
To Other Banks	P4.55
Digital Statement Request	Free
Utility Bill Payment	P2.90
Airtime top-up	P0.53
Mobile Money Payment	P10.83
Pin Change	Free
(IV) Cellphone/Mobile Banking	
Subscription Fee	P6.80
SMS Alert	P0.35
Transfers:	
To Own Acc Within BSB	P3.00
To Other Acc Within BSB	P1.25
To Other Banks	P1.25
Digital Statement Request	Free
Utility Bill Payment	P2.90
Airtime top-up	P1.00
Mobile Money Payment	P10.83
Pin Change	Free
(v) Other Accessibility Facilitation Charges	
Cash Deposit at BSB Branch	P0.45 per 100 Min P25.00 Max P560.00
Cash Withdrawal at BSB Branch	P0.30 per P100 Min P25 ; Max P560
Transfer Instruction	0.45% Min P25; Max P1000
Interim Statement Printout per page	P16.50
Balance Enquiry Over the Counter	P7.98
Stop Order to own BSB Acc	P4.50
Stop Order to Another BSB Acc	P8.60
Stop Order to Other Bank Acc	P28.28
Dishonored Stop Order	P260.00
(b) TRANSACTIONAL/SAVINGS MOBILISATION CHARGES	
(i) Transactional Acc	
Monthly Maintenance Fee	P60.00
(ii) All Savings Acc	
Monthly Maintenance Fee - Ordinary	P12.00
Monthly Maintenance Fee - Sesigo	P10.00
Monthly Maintenance Fee - SAYE	Free
Monthly Maintenance Fee - Fixed	Free
Guarantee/performance bonds	0.85% per quarter
Gaurantee/performance bond arrangement fee	1% of the amount Min P200; Max P2500
Passbook replacement	P68.40
Withdrawal Fee:	
One Withdrawal Per Month For Sesigo	Free
Subsequent Withdrawals for Sesigo	P25.00
Violation of Contract Agreement on Term Deposits (Fixed and SAYE)	50 % reduction on interest rate applied
(c) LENDING CHARGES	
(i) Mortgage Loans	
Arrangement Fee	1.10% Min P850 ; Max P15000

(ii) Auto Loans	
Arrangement Fee	1.10% Min P1200; Max P10000
(iii) Personal Loans	
Arrangement Fee for Lecha	1.10% Min P1000 ; Max P4000
Arrangement Fee for Express	1.10% Min P1000 ; Max P4000
Arrangement Fee for Ipelegeng	1.10% Min P350 ; Max P1500
Arrangement Fee for Pensioner's	1.10% Min P350 ; Max P1500
(vi) All Loans	
Late Repayment Grace Period	7 working days
Late Repayment Fee	P260
Letters (Arrears, settlements, pre-approval) etc	P22.00
ITC Check	P55.00
Government Deduction Code	3%
Early Settlement on All Loans	45 days` notice or 30 days interest on the outstanding balance
BUSINESS BANKING	
(i) SME Transactional Account	
Monthly Acc Maintenance Fee	P71.08
Over the Counter Cash Withdrawal	P114
ATM Cash Withdrawal Non-BSB ATM	P6.56
ATM Cash Withdrawal International	P22.94
SMS Alert per sms	P0.27 per sms
Balance Inquiry (BSB ATM)	P0.88
Balance Inquiry (Non BSB ATM)	P2.86
POS Transaction	P2.28
ATM Deposit	0.41%
Over the Counter Deposit	0.36%
Card Replacement	P62.02
Intra Transfer at BSB ATM	P5.88
Interim Statement per page	P8.18
(ii) Corporate Transmission Account	
Monthly Acc Maintenance Fee	P73.00
Interim Statement	P15 per page
Over the Counter Cash Withdrawal	2% of withdrawn amount, Max P1000
Over the Counter Cash Deposit	2% of deposit amount, Max P4000
Transfer Instruction at Branch	0.05% of transferred amount, Min P50, Max P1000
(iv) Other Charges	
Violation of Contract Agreement on Fixed Deposit and SAYE	50% reduction on interest applied
Payroll Services	P15.00 per entry
LENDING CHARGES	
(i) Mortgage	
Arrangement Fee	1.13%; Min P585
Letter of Intent	P120.00
Insurance Admin	P8.60
Early Repayment	30 days` Interest
(ii) Overdraft	
Authorised Facility	1.12% ; Min P465
Excess Availment	Prime + 14%
Unauthorised Facility	P35.10
Loan Reschedule fee	P115.00
(iii) PO Financing	
Arrangement Fee	1.12%; Min P460
(iii) Bonds and Guarantee	
Arrangement Fee	1.12% ; Min P460
(iii) Other Charges	
ITC Check	P31.80

NOTICE ON WITHDRAWALS

DEAR VALUED CUSTOMER: Ordinary and Sesigo Customers intending to withdraw the below amounts should notify their respective transacting branches. A breakdown of the withdrawal limit is as follows:

P10 Million and Above - 14 days Notice

P5 Million - P10 Million - 7 days Notice

P200 000 - P5 Million - 24 hours Notice

The notice of withdrawal form is available in our Banking Halls for over the counter withdrawals and funds transfer instructions. For clarity contact your Branch Manager.

For more information contact 367 0001 visit www.bsb.bw