

DEPOSIT & LENDING INTEREST RATES

As at January 2024
Tax free interest rate



DEPOSIT RATES

Type of Deposit Account	Nominal Interest Rate (Lowest -Highest)	Actual Interest Rate (Lowest -Highest)	Minimum Opening Balance (Pula)
Current	NIL	NIL	
Savings			
Sesigo	1.75% - 2.75%	1.76% - 2.78%	200.00
Ordinary	1.75% - 1.75%	1.76% - 1.76%	50.00
SAYE	1.25% - 2.00%	1.26% - 2.02%	200.00

Fixed Deposits	Nominal Interest Rate	Actual Interest Rate	Minimum Opening Balance
3 months	0.80% - 1.00%	0.80% - 1.00%	1,000.00
6 months	1.40% - 1.75%	1.41% - 1.76%	1,000.00
12 months	1.85% - 2.20%	1.87% - 2.22%	1,000.00
24 months	2.25% - 2.55%	2.27% - 2.58%	1,000.00
Over 24 months	3.35% - 3.80%	3.40% - 3.87%	1,000.00

PRIME LENDING RATE

6.51% 6.51% 6.51% 6.51%

LENDING RATES

Lending Rates	Nominal Interest Rate	Average Effective Interest Rate
MoPR	2.40%	2.40%
Prime Lending Rate	6.51%	6.51%
Mortgage Facility	Prime to Prime + 4.50%	Prime to Prime + 4.59%
Overdraft Facility (Revolving credit lines)	N/A	N/A
Credit card	N/A	N/A
Eezi Auto	Prime +3.50% to Prime +5.50%	Prime +3.56% to Prime +5.64%
Lease Loans	N/A	N/A
Unsecured Personal Loans (excluding overdraft, mortgage and credits cards)	Prime +12% to Prime +22%	Prime +12.68% to Prime +24.36%
Other Long - Term Loans	N/A	N/A

Contact Us Now on: 367 0001 or Visit a BSB branch near you for more information.

Member of the Deposit Insurance Scheme of Botswana



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