

DEPOSIT & LENDING INTEREST RATES

As at October 2024
Interest earned is Tax-free



DEPOSIT RATES

| Type of Deposit Account | Nominal Interest Rate | Actual Interest Rate | Minimum Opening Balance |
|-------------------------|-----------------------|----------------------|-------------------------|
| | (Lowest -Highest) | (Lowest -Highest) | (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 | | | |
| 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

6.01%

6.01%

6.01%

6.01%

LENDING RATES

| Lending Rates | Nominal Interest Rate | Average Effective Interest Rate |
|--|------------------------------|---------------------------------|
| MoPR | 1.90% | 1.90% |
| Prime Lending Rate | 6.01% | 6.01% |
| 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 0100 or Visit a BSB branch near you for more information.

Member of the Deposit Insurance Scheme of Botswana



www.bsb.bw

