

# DEPOSIT & LENDING INTEREST RATES

As at August 2025  
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)                  |
| <b>Current</b>          | <b>NIL</b>            | <b>NIL</b>           |                         |
| 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                  |

|                       |               |               |          |
|-----------------------|---------------|---------------|----------|
| <b>Fixed Deposits</b> |               |               |          |
| 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

8.01%

8.01%

8.01%

8.01%

## LENDING RATES

| Lending Rates                                                              | Nominal Interest Rate        | Average Effective Interest Rate |
|----------------------------------------------------------------------------|------------------------------|---------------------------------|
| MoPR                                                                       | 1.90%                        | 1.90%                           |
| Prime Lending Rate                                                         | 8.01%                        | 8.01%                           |
| Mortgage Facility                                                          | Prime to Prime + 5.00%       | Prime to Prime + 5.12%          |
| 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](http://www.bsb.bw)

