



Stanbic Bank

Stanbic Bank Botswana
DEPOSIT, LENDING AND FOREIGN
CURRENCY DEPOSIT INTEREST RATES
March 2024

Stanbic Bank Botswana Prime Lending Rate (SBBPLR) - 6.51%



BWP Deposit Interest Rates

| Type of Deposit Account | Nominal Interest Rates % (Lowest - Highest) | Actual Interest Rates % (Lowest - Highest) | Minimum Opening Balance |
|--|---|--|-------------------------|
| Current | NIL | NIL | P50 |
| Youth Account | 2.00% | 2.02% | P50 |
| Call | 0.05% - 1.00% | 0.05% - 1.00% | P10,000 |
| Premium Call | 0.80% - 1.80% | 0.80% - 1.81% | P50,000 |
| 32 Day Notice | 0.25% - 1.00% | 0.25% - 1.00% | P1,000 |
| Savings (Pure Save) | 0.25% - 0.75% | 0.25%-0.75% | P50 |
| Koketso Savings | 2.40% | 2.43% | P100 |
| Matshelo Savings | 0.50% - 1.50% | 0.50% - 1.51% | P500 |
| Maitiamo Savings (12 - 36 months) | 2.30% - 2.80% | 2.32% - 2.84% | P100 |
| 91 day fixed deposit ^{*a} | 1.90% | 1.92% | P1,000 |
| 6 month fixed deposit ^a | 2.10% - 2.30% | 2.12% - 2.32% | P1,000 |
| 12 month fixed deposit ^a | 2.20% - 2.35% | 2.22%-2.38% | P1,000 |
| 24 month fixed deposit ^a | 2.55% - 2.80% | 2.58% - 2.84% | P1,000 |
| Over 24 month fixed deposit ^a | 2.80% - 3.30% | 2.84% - 3.35% | P1,000 |
| Stanbic Bank Prime Lending Rate | 6.51% | | |

^{*} Reference rate
^a Rate applies to Flexi - Access Account
All interest rates quoted are on annual basis

Lending Interest Rates

| Lending Rates | Nominal Interest Rates % (Lowest - Highest) | Actual Interest Rates % (Lowest - Highest) |
|---|---|--|
| MoPR | 2.40% | 2.40% |
| SBBPLR Lending Rate | 6.51% | 6.51% |
| Mortgage Facility | SBBPLR +2% - SBBPLR + 5% | SBBPLR +2.02% - + SBBPLR 5.12% |
| Overdraft Facility (Revolving credit lines) | SBBPLR +5% - SBBPLR +12% | SBBPLR +5.12% - SBBPLR +12.68% |
| Credit Card | 28% - 32% | 31.89% - 32.14% |
| Lease Loans | SBBPLR +2% - SBBPLR +5% | SBBPLR +2.02% - SBBPLR +5.12% |
| Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards) | SBBPLR +8% - SBBPLR +20% | SBBPLR +8.30% - SBBPLR +21.94% |
| Other Long-Term Loans | NIL | NIL |
| [*] Scheme related lending is per the scheme contract and is negotiable. | | |

All interest rates quoted are on annual basis

Foreign Currency Deposit Interest Rates

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance |
|-------------------------|----------------------------|---------------------------|-------------------------|
| SA RAND | SA RAND | SA RAND | SA RAND |
| Current | 0.0% | 0.0% | 100.00 |
| Call | 0.00%-1.75% | 0%-1.76% | 500.00 |
| 1 Month | 1.50%-2.50% | 1.51%-2.53% | 1,000.00 |
| 2 Months | 1.60%-2.60% | 1.61%-2.63% | 1,000.00 |
| 3 Months | 1.70%-2.70% | 1.71%-2.73% | 1,000.00 |
| 6 Months | 1.80%-2.80% | 1.81%-2.84% | 1,000.00 |
| 12 Months | 2.20%-3.20% | 2.22%-3.25% | 1,000.00 |
| Over 24 Months | 2.40%-3.50% | 2.43%-3.56% | 1,000.00 |

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance |
|-------------------------|----------------------------|---------------------------|-------------------------|
| BRITISH POUND | BRITISH POUND | BRITISH POUND | BRITISH POUND |
| Current | 0.0% | 0.0% | 50.00 |
| Call | 0.05% | 0.05% | 100.00 |
| 1 Month | 0.05%-0.07% | 0.05%-0.07% | 100.00 |
| 2 Months | 0.07%-0.09% | 0.07%-0.09% | 100.00 |
| 3 Months | 0.09%-0.10% | 0.09%-0.10% | 100.00 |
| 6 Months | 0.10%-0.15% | 0.10%-0.15% | 100.00 |
| 12 Months | 0.20%-0.30% | 0.20%-0.30% | 100.00 |
| Over 24 Months | 0.25%-0.40% | 0.25%-0.40% | 100.00 |

All interest rates quoted are on annual basis

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance |
|-------------------------|----------------------------|---------------------------|-------------------------|
| U.S. DOLLAR | U.S. DOLLAR | U.S. DOLLAR | U.S. DOLLAR |
| Current | 0.0% | 0.0% | 50.00 |
| Call | 0.05%-1.00% | 0.05%-1.00% | 100.00 |
| 1 Month | 0.25%-0.35% | 0.25%-0.35% | 100.00 |
| 2 Months | 0.35%-0.42% | 0.35%-0.42% | 100.00 |
| 3 Months | 0.37%-0.45% | 0.37%-0.45% | 100.00 |
| 6 Months | 0.40%-0.60% | 0.40%-0.60% | 100.00 |
| 12 Months | 0.45%-0.75% | 0.45%-0.75% | 100.00 |
| Over 24 Months | 0.75%-1.25% | 0.75%-1.26% | 100.00 |

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance |
|-------------------------|----------------------------|---------------------------|-------------------------|
| EURO | EURO | EURO | EURO |
| Current | 0.0% | 0.0% | 50.00 |
| Call | 0.00% | 0.00% | 100.00 |
| 1 Month | 0.00% | 0.00% | 100.00 |
| 2 Months | 0.00% | 0.00% | 100.00 |
| 3 Months | 0.00% | 0.00% | 100.00 |
| 6 Months | 0.00% | 0.00% | 100.00 |
| 12 Months | 0.00% | 0.00% | 100.00 |
| Over 24 Months | 0.00% | 0.00% | 100.00 |