

Stanbic Bank Botswana UPDATED PUBLICATION: DEPOSIT, LENDING AND FOREIGN CURENCY DEPOSIT INTEREST RATES July 2025

Stanbic Bank Botswana Prime Lending Rate (SBBPLR) - 7.01%

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 | 0.30% - 1.30% | 0.30% - 1.31% | 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 | | |
| Maitlamo 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 <u>a</u> | 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 | 7.01% | | | | |
| * 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 | 1.90% | | | |
| SBBPLR Lending Rate | 7.01% | | | |
| Mortgage Facility | SBBPLR - SBBPLR + 15% | SBBPLR - SBBPLR + 16.08% | | |
| Overdraft Facility (Revolving credit lines) | SBBPLR - SBBPLR + 18% | SBBPLR - SBBPLR + 19.56% | | |
| Credit Card | 28% - 32% | 31.89% - 37.14% | | |
| Lease Loans | SBBPLR - SBBPLR + 15% | SBBPLR - SBBPLR + 16.08% | | |
| Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards) | SBBPLR - SBBPLR + 22% | SBBPLR - SBBPLR + 24.36% | | |
| Other Long-Term Loans | SBBPLR - SBBPLR + 18% | SBBPLR - SBBPLR + 19.56% | | |
| *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 |
|-------------------------|----------------------------|---------------------------|-------------------------|
| 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%-045% | 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

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance | |
|-------------------------|----------------------------|---------------------------|-------------------------|--|
| | | | | |

| BRITISH POUND | BRITISH POUND | BRITISH POUND | BRITISH POUND | EURO | EURO | EURO | EURO |
|----------------|---------------|---------------|---------------|----------------|-------|-------|--------|
| Current | 0.0% | 0.0% | 50.00 | Current | 0.0% | 0.0% | 50.00 |
| Call | 0.05% | 0.05% | 100.00 | Call | 0.00% | 0.00% | 100.00 |
| 1 Month | 0.05%-0.07% | 0.05%-0.07% | 100.00 | 1 Month | 0.00% | 0.00% | 100.00 |
| 2 Months | 0.07%-0.09% | 0.07%-0.09% | 100.00 | 2 Months | 0.00% | 0.00% | 100.00 |
| 3 Months | 0.09%-0.10% | 0.09%-0.10% | 100.00 | 3 Months | 0.00% | 0.00% | 100.00 |
| 6 Months | 0.10%-0.15% | 0.10%-0.15% | 100.00 | 6 Months | 0.00% | 0.00% | 100.00 |
| 12 Months | 0.20%-0.30% | 0.20%-0.30% | 100.00 | 12 Months | 0.00% | 0.00% | 100.00 |
| Over 24 Months | 0.25%-0.40% | 0.25%-0.40% | 100.00 | Over 24 Months | 0.00% | 0.00% | 100.00 |

All interest rates quoted are on annual basis Interest is calculated based on the daily closing balance and is credited to the account monthly. Interest begins to accrue from the day a deposit is made, if the minimum balance requirement is met. This applies to all interest-bearing products, except fixed deposits. Fixed Deposit interest is calculated based on the principal amount, agreed term and applicable interest rate. The accrued interest is paid at maturity or termination.

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