

Stanbic Bank Botswana DEPOSIT, LENDING AND FOREIGN CURRENCY DEPOSIT INTEREST RATES March 2025





P1,000

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	elo Savings 0.50% - 1.50%		P500		
Maitlamo Savings (12 - 36 months)	2.30% - 2.80%	2.32% - 2.84%	P100		

2.12% - 2.32%

2.22%-2.38% 12 month fixed deposit a 2.20% - 2.35% P1,000 24 month fixed deposit a 2.55% - 2.80% 2.58% - 2.84% P1,000 2.84% - 3.35% Over 24 month fixed deposit a 2.80% - 3.30% Stanbic Bank Prime Lending Rate 6.01%

91 day fixed deposit *a

6 month fixed deposit a

2.10% - 2.30%

Lending Interest Rates

Lending Rates	Nominal Interest Rates % (Lowest - Highest)	Actual Interest Rates % (Lowest - Highest)			
MoPR	1.9%	1.9%			
SBBPLR Lending Rate	6.01%	6.01%			
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 + 6%	SBBPLR +2.02% - SBBPLR + 6.17%			
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.					

Foreign Currency Deposit Interest Rates

All interest rates quoted are on annual basis

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
SA RAND	SA RAND	SA RAND	SA RAND	U.S. DOLLAR	U.S. DOLLAR	U.S. DOLLAR	U.S. DOLLAR
Current	0.0%	0.0%	100.00	Current	0.0%	0.0%	50.00
Call	0.00%-1.75%	0%-1.76%	500.00	Call	0.05%-1.00%	0.05%-1.00%	100.00
1 Month	1.50%-2.50%	1.51%-2.53%	1,000.00	1 Month	0.25%-0.35%	0.25%-0.35%	100.00
2 Months	1.60%-2.60%	1.61%-2.63%	1,000.00	2 Months	0.35%-0.42%	0.35%-0.42%	100.00
3 Months	1.70%-2.70%	1.71%-2.73%	1,000.00	3 Months	0.37%-0.45%	0.37%-045%	100.00
6 Months	1.80%-2.80%	1.81%-2.84%	1,000.00	6 Months	0.40%-0.60%	0.40%-0.60%	100.00
12 Months	2.20%-3.20%	2.22%-3.25%	1,000.00	12 Months	0.45%-0.75%	0.45%-0.75%	100.00
Over 24 Months	2.40%-3.50%	2.43%-3.56%	1,000.00	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.

^{*} Reference rate a Rate applies to Flexi - Access Account

All interest rates quoted are on annual basis