



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



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

All interest rates quoted are on annual basis

Lending Rates	Nominal Interest Rates % (Lowest - Highest)	Actual Interest Rates % (Lowest - Highest)
MoPR	1.90%	1.90%
SBBPLR Lending Rate	7.01%	7.01%
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.		

All interest rates quoted are on annual basis

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%-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
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

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

- 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.