



Stanbic Bank



Stanbic Bank Botswana
DEPOSIT, LENDING AND FOREIGN
CURRENCY DEPOSIT RATES
September 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	0.80% - 1.30%	0.80% - 1.31%	P30,000
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 ^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	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 +5% - SBBPLR +18%	SBBPLR + 5.12% - 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 +8% - SBBPLR +22%	SBBPLR + 8.30% - 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
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
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

- 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.