



Stanbic Bank



# Stanbic Bank Botswana DEPOSIT, LENDING AND FOREIGN CURRENCY DEPOSIT RATES

## January 2026

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%	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 <sup>*a</sup>	1.90%	1.92%	P1,000
6 month fixed deposit <sup>a</sup>	2.10% - 2.30%	2.12% - 2.32%	P1,000
12 month fixed deposit <sup>a</sup>	2.20% - 2.35%	2.22%-2.38%	P1,000
24 month fixed deposit <sup>a</sup>	2.55% - 2.80%	2.58% - 2.84%	P1,000
Over 24 month fixed deposit <sup>a</sup>	2.80% - 3.30%	2.84% - 3.35%	P1,000
Stanbic Bank Prime Lending Rate	7.01%		

<sup>\*</sup> Reference rate  
<sup>a</sup> 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	3.5%	
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%
<sup>*</sup> 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.