



Stanbic Bank

Stanbic Bank Botswana
DEPOSIT, LENDING AND FOREIGN
CURRENCY DEPOSIT INTEREST RATES
December 2023

Stanbic Bank Botswana Prime Lending Rate (SBBPLR) - 6.76%



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% - 1.80%	0.80% - 1.81%	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 ^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	6.76%		

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

Lending Interest Rates

Lending Rates	Nominal Interest Rates % (Lowest - Highest)	Actual Interest Rates % (Lowest - Highest)
MoPR	2.65%	2.65%
SBBPLR Lending Rate	6.76%	6.76%
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 +5%	SBBPLR +2.02% - SBBPLR +5.12%
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

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