

Interest Rates for December 2022



First National Bank Savings and Investments Rates

The following standard Savings and Investment rates will apply

| Type of Deposit Account | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance |
|------------------------------|----------------------------|---------------------------|-------------------------|
| | (Lowest – Highest) | (Lowest – Highest) | (Pula) |
| Current (Individual) | Nil | Nil | Nil |
| Call | 0.83% to 0.83% | 0.83% to 0.83% | 1,000 |
| Money Maximiser | 3.50% | 3.56% | 100,000 |
| Savings (Poloko) | 1.20% to 1.90% | 1.21% to 1.92% | 500 |
| FutureSave | 0.50% - 0.65% | 0.50% - 0.65% | 100 |
| Future Forward | 0.50% - 0.65% | 0.50% - 0.65% | 50 |
| Savings Pocket | 1.30% - 1.60% | 1.31% - 1.61% | - |
| Flexi Fixed (3 Months) | 2.70% to 2.95% | 2.73% to 2.99% | 100 |
| Flexi Fixed (6 Months) | 3.80% to 4.10% | 3.87% to 4.18% | 100 |
| Flexi Fixed (12 Months) | 4.50% to 5.00% | 4.59% to 5.12% | 100 |
| 7 Day Notice | 0.75% - 2.00% | 0.75% - 2.02% | 100 |
| 32 Day Notice Plus | 2.00% - 2.75% | 2.02% - 2.78% | 1,000 |
| 1 Month Fixed deposit | 0.90% - 0.95% | 0.90% - 0.95% | 1,000 |
| 3 Months Fixed Deposit | 1.60% | 1.61% | 1,000 |
| 6 Months Fixed Deposit | 2.10% to 2.15% | 2.11% to 2.16% | 1,000 |
| 12 Months Fixed Deposit | 2.15% to 2.75% | 2.16% to 2.77% | 1,000 |
| 24 Months Fixed Deposit | 2.60% to 3.05% | 2.62% to 3.07% | 1,000 |
| Over 36 Months Fixed Deposit | 5.25% | 5.32% | 1,000 |
| Prime Lending Rate | 6.76% | | |

For term deposits the minimum amount is BWP 1 million to qualify for a special rate.

For more information please enquire at your nearest





Lending Rates

First National Bank Savings and Investments Rates

The following standard Savings and Investment rates will apply

| Lending Rates | Nominal Interest Rate (%) | Average Effective Interest Rate |
|--|---------------------------|---------------------------------|
| MoPR | 2.65% | 2.65% |
| Prime Lending Rate | 6.76% | 6.76% |
| Mortgage Facility | Prime +2% to 5.5% | Prime +2.36% to 6.21% |
| Overdraft Facility (<i>Revolving Credit Lines</i>) | Prime +4.75% to 10% | Prime +5.38% to 11.35% |
| Credit Card | 17.75% to 23.75% | 19.27% to 26.51% |
| Lease Loans (VAF) | Prime +2% to 6.35% | Prime +2.36% to 7.17% |
| Unsecured Personal Loans (<i>Excluding Overdraft, Mortgage and Credit Card</i>) | Prime +6% to Prime +22% | Prime +6.77% to 26.11% |
| Other Term Loans | | |

*Scheme related lending is as per the scheme contract

For more information please enquire at your nearest



FNB Branch



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Foreign Currency Deposits & Lending Rates

First National Bank Savings and Investments Rates

The following standard Savings and Investment rates will apply

| ZAR - South African Rand | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance (ZAR) |
|------------------------------|---------------------------------------|---------------------------|-------------------------------|
| Current | 3.00% | 3.00% | 1,000 |
| Call | Nil | Nil | Nil |
| 91-Days Fixed Deposit | All term deposit rates are negotiable | | 1,000 |
| 6 Months Fixed Deposit | | | 1,000 |
| 12 Months Fixed Deposit | | | 1,000 |
| 24 Months Fixed Deposit | | | 1,000 |
| Over 36 Months Fixed Deposit | | | 1,000 |

| AUD - Australian Dollar | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance (AUD) |
|------------------------------|---------------------------------------|---------------------------|-------------------------------|
| Current | 0% | 0% | 100 |
| Call | Nil | Nil | Nil |
| 91-Days Fixed Deposit | All term deposit rates are negotiable | | 100 |
| 6 Months Fixed Deposit | | | 100 |
| 12 Months Fixed Deposit | | | 100 |
| 24 Months Fixed Deposit | | | 100 |
| Over 36 Months Fixed Deposit | | | 100 |

| USD - US Dollar | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance (USD) |
|------------------------------|---------------------------------------|---------------------------|-------------------------------|
| Current | 0% | 0% | 100 |
| Call | Nil | Nil | Nil |
| 91-Days Fixed Deposit | All term deposit rates are negotiable | | 100 |
| 6 Months Fixed Deposit | | | 100 |
| 12 Months Fixed Deposit | | | 100 |
| 24 Months Fixed Deposit | | | 100 |
| Over 36 Months Fixed Deposit | | | 100 |

| EUR - Euro | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance (EUR) |
|------------------------------|---------------------------------------|---------------------------|-------------------------------|
| Current | 0% | 0% | 100 |
| Call | Nil | Nil | Nil |
| 91-Days Fixed Deposit | All term deposit rates are negotiable | | 100 |
| 6 Months Fixed Deposit | | | 100 |
| 12 Months Fixed Deposit | | | 100 |
| 24 Months Fixed Deposit | | | 100 |
| Over 36 Months Fixed Deposit | | | 100 |

| GBP - British Pound Sterling | Nominal Interest Rates (%) | Actual Interest Rates (%) | Minimum Opening Balance (GBP) |
|------------------------------|---------------------------------------|---------------------------|-------------------------------|
| Current | 0% | 0% | 100 |
| Call | Nil | Nil | Nil |
| 91-Days Fixed Deposit | All term deposit rates are negotiable | | 100 |
| 6 Months Fixed Deposit | | | 100 |
| 12 Months Fixed Deposit | | | 100 |
| 24 Months Fixed Deposit | | | 100 |
| Over 36 Months Fixed Deposit | | | 100 |

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