

# First National Bank

## Interest, Lending and Foreign Currency Deposit Rates

### December 2023



The following standard Savings, Lending and Investment rates will apply

#### Interest Rates

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)	2.50% to 3.40%	2.50% to 3.40%	100
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

#### Lending Rates

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate
MoPR	2.65%	2.65%
Prime Lending Rate	6.76%	6.76%
Mortgage Facility	Prime +2.75% to 4.64%	Prime +3.18% to 5.25%
Overdraft Facility (Revolving Credit Lines)	Prime +4.63% to 9.77%	Prime +5.24% to 11.08%
Credit Card	17.75% to 23.75%	20.70% to 28.40%
Lease Loans (VAF)	Prime +3.5% to 5.25%	Prime +4% to 5.93%
Unsecured Personal Loans (Excluding Overdraft, Mortgage and Credit Card)	Prime +8% to Prime +22%	Prime +9.04% to 26.11%
Other Term Loans		

\*Scheme related lending is as per the scheme contract

#### Foreign Currency Deposit Rates

ZAR – South African Rand***	Nominal Interest Rates (%)	Actual Interest Rates (%)	Minimum Opening Balance (ZAR)	EUR – Euro	Nominal Interest Rates (%)	Actual Interest Rates (%)	Minimum Opening Balance (EUR)
Current	3.00%	3.00%	1,000	Current	0%	0%	100
Call	Nil	Nil	Nil	Call	Nil	Nil	Nil
1 Month Fixed Deposit	1.00%	1.00%	1,000	1 Month Fixed Deposit	These rates are quoted on request		1,000
3 Months Fixed Deposit	1.05%	1.05%	1,000	3 Months Fixed Deposit		100	
6 Months Fixed Deposit	1.25%	1.25%	1,000	6 Months Fixed Deposit		100	
12 Months Fixed Deposit	1.50%	1.50%	1,000	12 Months Fixed Deposit		100	
24 Months Fixed Deposit	2.00%	2.00%	1,000	24 Months Fixed Deposit		100	
Over 36 Months Fixed Deposit	2.50%	2.50%	1,000	Over 36 Months Fixed Deposit		100	
<b>AUD – Australian Dollar</b>	<b>Nominal Interest Rates (%)</b>	<b>Actual Interest Rates (%)</b>	<b>Minimum Opening Balance (AUD)</b>	<b>GBP – British Pound Sterling***</b>	<b>Nominal Interest Rates (%)</b>	<b>Actual Interest Rates (%)</b>	<b>Minimum Opening Balance (GBP)</b>
Current	0%	0%	100	Current	0%	0%	100
Call	Nil	Nil	Nil	Call	Nil	Nil	Nil
1 Month Fixed Deposit	These rates are quoted on request		1,000	1 Month Fixed Deposit	0.07%	0.07%	100
3 Months Fixed Deposit		100	3 Months Fixed Deposit	0.09%	0.09%	100	
6 Months Fixed Deposit		100	6 Months Fixed Deposit	0.10%	0.10%	100	
12 Months Fixed Deposit		100	12 Months Fixed Deposit	0.15%	0.15%	100	
24 Months Fixed Deposit		100	24 Months Fixed Deposit	0.20%	0.20%	100	
Over 36 Months Fixed Deposit		100	Over 36 Months Fixed Deposit	0.20%	0.20%	100	
<b>USD – US Dollar***</b>	<b>Nominal Interest Rates (%)</b>	<b>Actual Interest Rates (%)</b>	<b>Minimum Opening Balance (USD)</b>	<b>***Note:</b>			
Current	0%	0%	100	• Special rates offered for amounts of ZAR 1 000 000 and more			
Call	Nil	Nil	Nil	• Special rates offered for amounts of USD 100 000 and more			
1 Month Fixed Deposit	0.40%	0.40%	100	• Special rates offered for amounts of GBP 100 000 and more			
3 Months Fixed Deposit	0.47%	0.47%	100				
6 Months Fixed Deposit	0.80%	0.80%	100				
12 Months Fixed Deposit	1.05%	1.05%	100				
24 Months Fixed Deposit	1.30%	1.30%	100				
Over 36 Months Fixed Deposit	1.80%	1.80%	100				

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