

Interest Rates for March 2023



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

Visit FNB Branch

Visit fnbbotswana.co.bw



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 (AUD)
Current	3.00%	3.0	1,000
Call	Nil	Nil	Nil
3 Months 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

AUD – Australian Dollar	Nominal Interest Rates (%)	Actual Interest Rates (%)	Minimum Opening Balance (AUD)
Current	0%	0%	100
Call	Nil	Nil	Nil
3 Months 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
3 Months 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
3 Months 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
3 Months 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

For more information please enquire at your nearest

Visit FNB Branch

Visit fnbbotswana.co.bw



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

Visit FNB Branch

Visit fnbbotswana.co.bw