First National Bank Local & Foreign Currency Deposit and Lending Rates May 2025



The following standard Savings, Lending and Investment rates will apply **Interest Rates**

Type of Deposit Account	Nominal Rate per Annum (NACM)	Annual Effective Rate	Minimum Opening Balance (Pula)
Current	-	-	Nil
Call	0.00% - 0.46%	0.00% - 0.46%	1,000
Money Maximiser	0.00% - 3.35%	0.00% - 3.40%	100,000
Savings (Poloko)	0.00% - 3.00%	0.00% - 3.04%	100
FutureSave	0.00% - 0.40%	0.00% - 0.40%	100
Future Forward	0.00% - 0.40%	0.00% - 0.40%	50
Savings Pocket	0.00% - 1.60%	0.00% - 1.61%	-
Flexi Fixed (3 Months)	1.95% - 2.20%	1.97% - 2.22%	100
Flexi Fixed (6 Months)	3.05% - 3.35%	3.09% - 3.40%	100
Flexi Fixed (12 Months)	3.85% - 4.35%	3.92% - 4.44%	100
7 Day Notice	0.15% - 1.25%	0.15% - 1.26%	100
32 Day Notice Plus	1.25% - 2.00%	1.26% - 2.02%	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	3.15% - 3.55%	3.20% - 3.61%	1,000
12 Months Fixed Deposit	3.95% - 4.65%	4.02% - 4.75%	1,000
24 Months Fixed Deposit	4.05% - 5.00%	4.13% - 5.12%	1,000
Over 36 Months Fixed Deposit	4.25% - 5.20%	4.33% - 5.33%	1,000
Prime Lending Rate	6.0	1%	
MoPR	1.90		

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

Interest is calculated on the daily account closing balance and credited in to the account monthly (For all interest bearing products excluding fixed deposits)

Fixed deposits interest is calculated based on the principal amount, agreed term and applicable interest rate. The accrued interest is credited at Maturity or termination

Interest rates are linked to the Monetary Policy Rate (MoPR)

Lending Rates

Lending Rates	Nominal Interest Rate Per Annum (%)	Average Effective Interest Rate
MoPR	1.90%	1.90%
Prime Lending Rate	6.01%	6.01%
Mortgage Facility	Prime +4% to 4%	Prime +3.72% to 3.72%
Overdraft Facility (Revolving Credit Lines)	Prime +8% to 10%	Prime +8.19% to 10.48%
Credit Card	17.75% to 23.75%	19.02% to 26.26%
Lease Loans (VAF)	Prime +3.75% to 5.5%	Prime +3.45% to 5.38%
Unsecured Personal Loans (Excluding Overdraft, Mortgage and Credit Card)	Prime +8.% to 22.%	Prime +8.19% to 25.14%
Other Term Loans		

*Scheme related lending is as per the scheme contract

Foreign Currency Deposit Rates

ZAR – South African Rand***	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (ZAR)	EUR – Euro	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (EUR)
Current (Global Account)	2.00%	2.00%	1,000	Current (Global Account)	-	-	100
1 Month Fixed Deposit	1.00%	1.00%	1,000	1 Month Fixed Deposit	These rates are quoted on request		100
2 Months Fixed Deposit	1.05%	1.05%	1,000	2 Months Fixed Deposit			100
3 Months Fixed Deposit	1.25%	1.26%	1,000	3 Months Fixed Deposit			100
6 Months Fixed Deposit	1.50%	1.51%	1,000	6 Months Fixed Deposit			100
12 Months Fixed Deposit	2.00%	2.00%	1,000	12 Months Fixed Deposit			100
24 Months Fixed Deposit	2.50%	2.50%	1,000	24 Months Fixed Deposit			100
				Over 36 Months Fixed Deposit			100
AUD - Australian Dollar	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (AUD)	CDD Dritick Downed	Neminal Interact	Annual	

Rates/Annum (%)	Effective Rates	Balance (AUD)	GBP – British Pound	Nominal Interest	Annual	Minimum Opening	
-	-	100	Sterling***	Rates/Annum (%)	Effective Rates	Balance (GBP)	
			Current (Global Account)	-	-	100	
These rates are quoted on request		100	1 Month Fixed Deposit	0.07%	0.07%	100	
		100	2 Months Fixed Deposit	0.09%	0.09%	100	
		100	3 Months Fixed Deposit	0.10%	0.10%	100	
		100	6 Months Fixed Deposit	0.15%	0.15%	100	
_		100	12 Months Fixed Deposit	0.20%	0.20%	100	
			24 Months Fixed Deposit	0.20%	0.20%	100	
Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (USD)					
-	-	100	***Note:				
0.40%	0.40%	100	 Special rates offered for amounts of ZAR 1 000 000 and more Special rates offered for amounts of USD 100 000 and more 				
0.47%	0.47%	100					
0.50%	0.50%	100	 Special rates offered for amounts of GBP 100 000 and more 				
0.55%	0.55%	100					
0.55%	0.55% 0.80%	100 100	For more information:				
	quoted or Nominal Interest Rates/Annum (%) - 0.40% 0.47%	Nominal Interest Rates/Annum (%) Annual Effective Rates - - 0.40% 0.40% 0.47% 0.47%	- - 100 These rates are quoted on request 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 0.40% 0.40% 0.47% 0.47% 0.50% 0.50%	- - 100 Sterling*** 100 100 Sterling*** 100 1 Month Fixed Deposit 100 1 Month Fixed Deposit 100 3 Months Fixed Deposit 100 3 Months Fixed Deposit 100 12 Months Fixed Deposit 100 12 Months Fixed Deposit 100 24 Months Fixed Deposit 24 Months Fixed Deposit 24 Months Fixed Deposit 24 Months Fixed Deposit 24 Months Fixed Deposit 0.40% 0.40% 100 0.47% 0.47% 100	Image: space of the space o	Image: constraint of the section of	