

# First National Bank Local & Foreign Currency and Deposit and Lending Rates February 2026



The following standard Savings, Lending and Investment rates will apply

## Local Currency Deposit Interest Rates

| Type of Deposit Account      | Nominal Rate per Annum (NACM) | Annual Effective Rate | Minimum Opening Balance (BWP) |
|------------------------------|-------------------------------|-----------------------|-------------------------------|
| 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% - 3.40%                 | 0.00% - 3.45%         | 100                           |
| FutureSave                   | 0.00% - 0.40%                 | 0.00% - 0.40%         | 100                           |
| Future Forward               | 0.00% - 2.50%                 | 0.00% - 2.53%         | 50                            |
| Savings Pocket               | 0.00% - 1.60%                 | 0.00% - 1.61%         | -                             |
| FNB Motshelo Savings Account | 2.25% - 3.35%                 | 2.27% - 3.40%         | 500                           |
| Flexi Fixed (3 Months)       | 2.95% - 3.20%                 | 2.99% - 3.25%         | 100                           |
| Flexi Fixed (6 Months)       | 4.05% - 4.35%                 | 4.13% - 4.44%         | 100                           |
| Flexi Fixed (12 Months)      | 4.85% - 5.35%                 | 4.96% - 5.48%         | 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        | 2.50% - 2.55%                 | 2.53% - 2.58%         | 1,000                         |
| 3 Months Fixed Deposit       | 3.20%                         | 3.25%                 | 1,000                         |
| 6 Months Fixed Deposit       | 4.75% - 5.00%                 | 4.85% - 5.12%         | 1,000                         |
| 12 Months Fixed Deposit      | 5.55% - 6.25%                 | 5.69% - 6.43%         | 1,000                         |
| 24 Months Fixed Deposit      | 5.65% - 6.60%                 | 5.80% - 6.80%         | 1,000                         |
| Over 36 Months Fixed Deposit | 5.85% - 6.80%                 | 6.01% - 7.02%         | 1,000                         |
| MoPR                         | 3.50%                         |                       |                               |

\*\*\*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).

## Local Currency Lending Interest Rates

| Lending Rates  | Nominal Interest Rate Per Annum (%) | Average Effective Interest Rate |
|--|-------------------------------------|---------------------------------|
| MoPR   | 3.50%                               | 3.50%                           |
| Prime Lending Rate   | 7.01%                               | 7.01%                           |
| Mortgage Facility  | Prime +12% to 17%                   | Prime +14% to 20.08%            |
| Overdraft Facility (Revolving Credit Lines)                              | Prime +8% to 10%                    | Prime +9.33% to 11.64%          |
| Credit Card  | 22% to 28%                          | 24.36% to 31.89%                |
| Lease Loans (VAF)  | Prime +15.5% to 23%                 | Prime +18.22% to 27.74%         |
| Unsecured Personal Loans (Excluding Overdraft, Mortgage and Credit Card) | Prime +17% to 22%                   | Prime +20.08% to 26.44%         |
| 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) | GBP – British Pound Sterling*** | Nominal Interest Rates/Annum (%)  | Annual Effective Rates | Minimum Opening Balance (GBP) |
| Current (Global Account)    | -                                 | -                      | 100                           | Current (Global Account)        | -                                 | -                      | 100                           |
| 1 Month Fixed Deposit       | These rates are quoted on request |                        | 100                           | 1 Month Fixed Deposit           | 0.07%                             | 0.07%                  | 100                           |
| 2 Months Fixed Deposit      |                                   | 100                    | 2 Months Fixed Deposit        | 0.09%                           | 0.09%                             | 100                    |                               |
| 3 Months Fixed Deposit      |                                   | 100                    | 3 Months Fixed Deposit        | 0.10%                           | 0.10%                             | 100                    |                               |
| 6 Months Fixed Deposit      |                                   | 100                    | 6 Months Fixed Deposit        | 0.15%                           | 0.15%                             | 100                    |                               |
| 12 Months Fixed Deposit     |                                   | 100                    | 12 Months Fixed Deposit       | 0.20%                           | 0.20%                             | 100                    |                               |
| 24 Months Fixed Deposit     |                                   | 100                    | 24 Months Fixed Deposit       | 0.20%                           | 0.20%                             | 100                    |                               |
|                             |                                   |                        |                               |                                 |                                   |                        |                               |
| USD – US Dollar***          | Nominal Interest Rates/Annum (%)  | Annual Effective Rates | Minimum Opening Balance (USD) |                                 |                                   |                        |                               |
| Current (Global Account)    | -                                 | -                      | 100                           |                                 |                                   |                        |                               |
| 1 Month Fixed Deposit       | 0.40%                             | 0.40%                  | 100                           |                                 |                                   |                        |                               |
| 2 Months Fixed Deposit      | 0.47%                             | 0.47%                  | 100                           |                                 |                                   |                        |                               |
| 3 Months Fixed Deposit      | 0.50%                             | 0.50%                  | 100                           |                                 |                                   |                        |                               |
| 6 Months Fixed Deposit      | 0.55%                             | 0.55%                  | 100                           |                                 |                                   |                        |                               |
| 12 Months Fixed Deposit     | 0.80%                             | 0.80%                  | 100                           |                                 |                                   |                        |                               |
| 24 Months Fixed Deposit     | 1.30%                             | 1.30%                  | 100                           |                                 |                                   |                        |                               |

### \*\*\*Note:

- Special rates offered for amounts of ZAR 1 000 000 and more
- Special rates offered for amounts of USD 100 000 and more
- Special rates offered for amounts of GBP 100 000 and more

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