FNB Botswana
Local & Foreign Currency Deposit and Lending Rates
October 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%	3.24%	1,000
6 Months Fixed Deposit	4.10% - 4.35%	4.14% - 4.40%	1,000
12 Months Fixed Deposit	4.95% - 5.35%	4.95% - 5.35%	1,000
24 Months Fixed Deposit	5.00% - 5.45%	4.88% - 5.31%	1,000
Over 36 Months Fixed Deposit	5.05% - 5.50%	4.77% - 5.17%	1,000
MoPR	5.50%		

***For term deposits the minimum amount is BWP 500,000 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.

Local Currency Lending Interest Rates

Lending Rates	Nominal Interest Rate Per Annum (%)	Average Effective Interest Rate
MoPR	5.50%	5.50%
Prime Lending Rate	7.01%	7.01%
Mortgage Facility	Prime +3.5% to 14.75%	Prime +3.56% to + 17.06%
Overdraft Facility (Revolving Credit Lines)	Prime +14% to 18%	Prime +16.15% to 21.08%
Credit Card	22% to 28%	24.36% to 31.89%
Lease Loans (VAF)	Prime -1.5% to Prime +15.90%	Prime -1.36% to Prime +18.47%
Unsecured Personal Loans (Excluding Overdraft, Mortgage and Credit Card)	Prime +5% to 22%	Prime +5.12% to 26.19%
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)
Current (Global Account)	2.00%	2.00%	1,000
1 Month Fixed Deposit	1.00%	1.00%	1,000
2 Months Fixed Deposit	1.05%	1.05%	1,000
3 Months Fixed Deposit	1.25%	1.26%	1,000
6 Months Fixed Deposit	1.50%	1.51%	1,000
12 Months Fixed Deposit	2.00%	2.00%	1,000
24 Months Fixed Deposit	2.50%	2.50%	1,000

AUD – Australian Dollar	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (AUD)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	These rates are quoted on request		100
2 Months Fixed Deposit			100
3 Months Fixed Deposit			100
6 Months Fixed Deposit			100
12 Months Fixed Deposit			100
24 Months Fixed Deposit			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

EUR – Euro	Nominal Interest Rates/Annum (%)	Annual Effective Rates	Minimum Opening Balance (EUR)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	These rates are quoted on request		100
2 Months Fixed Deposit			100
3 Months Fixed Deposit			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/Annum (%)	Annual Effective Rates	Minimum Opening Balance (GBP)
Current (Global Account)	-	-	100
1 Month Fixed Deposit	0.07%	0.07%	100
2 Months Fixed Deposit	0.09%	0.09%	100
3 Months Fixed Deposit	0.10%	0.10%	100
6 Months Fixed Deposit	0.15%	0.15%	100
12 Months Fixed Deposit	0.20%	0.20%	100
24 Months Fixed Deposit	0.20%	0.20%	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

For more information:

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