

# Savings, Investments and Lending Rates

Effective from 1<sup>st</sup> October 2023

## Savings and Investment Rates

Type of Deposit Account	Nominal Interest Rates (Lowest to Highest)	Effective Interest Rates per Year	Minimum Opening Balance (BWP)
CURRENT	0.00%	0.00% - 0.00%	1 100.00
CALL	0.00% - 3.00%	0.00% - 3.03%	10 000.00
SAVINGS	0.00% - 2.00%	0.00% - 2.02%	500.00
LEFIKA SAVINGS	3.50%	3.55%	100.00
LOETO SAVINGS	2.25%	2.27%	50.00
3 MONTHS	1.50%	1.51%	1 000.00
6 MONTHS	2.25%	2.26%	1 000.00
12 MONTHS	4.00%	4.00%	1 000.00
24 MONTHS	4.50%	4.50%	1 000.00
OVER 24 MONTHS	5.00%	5.00%	1 000.00
PRIME RATE	6.76%		

## Foreign Currency Deposit Rates

Type of Deposit Account	Foreign Currency	Nominal Interest Rates (Lowest to Highest)	Effective Interest Rates (Lowest to Highest)	Minimum Opening Balances (BWP)
CALL	USD	0.60%	0.60%	100.00
	ZAR	0.25%	0.25%	1 000.00
3 MONTHS	USD	0.60%	0.60%	100.00
	ZAR	2.25%	2.27%	1 000.00
6 MONTHS	USD	1.00%	1.00%	100.00
	ZAR	2.75%	2.77%	1 000.00
12 MONTHS	USD	1.50%	1.50%	100.00
	ZAR	3.25%	3.25%	1 000.00

## Lending Rates

Lending	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MOP RATE	2.65%	2.65%
PRIME RATE	6.76%	6.76%
MORTGAGE RATE	6.76% - 16.76%	6.76% - 17.84%
OVERDRAFT RATE (REVOLVING CREDIT LINES)	6.76% - 18.76%	6.76% - 20.12%
PERSONAL LOANS (EXCLUDING OVERDRAFTS, MORTGAGES)	0.00% - 26.00%	0.00% - 29.33%
OTHER LONG TERM LOAN RATES	6.76% - 18.76%	6.76% - 20.12%

\*DEPOSIT AND INTEREST RATES SHOWN ARE INDICATIVE ONLY  
\*FOR ALL INVESTMENTS ABOVE P1 MILLION, PLEASE CALL FOR SPECIAL RATES

For firm rates please contact us on the following numbers:  
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