

## Savings, Investments and Lending Rates

Effective from 1<sup>st</sup> December 2025

### Savings and Investment Rates

| Type of Deposit Account | Nominal Interest Rates (Lowest to Highest) | Effective Interest Rates per Year | Minimum Opening Balance (Pula) |
|-------------------------|--|-----------------------------------|--------------------------------|
| CURRENT                 | 0.00%                                      | 0.00% - 0.00%                     | 1100.00                        |
| CALL                    | 0.00% - 3.00%                              | 0.00% - 3.03%                     | 10000.00                       |
| 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                | 1.25%                                      | 1.26%                             | 1000.00                        |
| 6 MONTHS                | 1.75%                                      | 1.76%                             | 1000.00                        |
| 12 MONTHS               | 3.25% - 6.50%                              | 3.25% - 6.50%                     | 1000.00                        |
| 24 MONTHS               | 4.25% - 7.00%                              | 4.25% - 7.00%                     | 1000.00                        |
| OVER 24 MONTHS          | 4.75% - 7.25%                              | 4.75% - 7.25%                     | 1000.00                        |
| PRIME RATE              | 7.01%                                      |                                   |                                |

NB: Amounts over BWP100,000 will attract the higher rate for 12, 24 and over 24 months

### 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 |
|-------------------------|------------------|--|--|--------------------------|
| CALL                    | USD              | 0.60%                                      | 0.60%  | 100.00                   |
|                         | ZAR              | 0.25%                                      | 0.25%  | 1000.00                  |
| 3 MONTHS                | USD              | 0.60%                                      | 0.60%  | 100.00                   |
|                         | ZAR              | 2.25%                                      | 2.27%  | 1000.00                  |
| 6 MONTHS                | USD              | 1.00%                                      | 1.00%  | 100.00                   |
|                         | ZAR              | 2.75%                                      | 2.77%  | 1000.00                  |
| 12 MONTHS               | USD              | 1.50%                                      | 1.50%  | 100.00                   |
|                         | ZAR              | 3.25%                                      | 3.25%  | 1000.00                  |

### USD Deposit Special Rates

|           | USD50,000 - USD250,000 | USD250,000 - USD1,000,000 | USD1,000,000 and Above |
|-----------|------------------------|---------------------------|------------------------|
| 3 MONTHS  | 1.10%                  | 1.85%                     | 3.35%                  |
| 6 MONTHS  | 2.75%                  | 3.00%                     | 3.50%                  |
| 12 MONTHS | 3.00%                  | 3.25%                     | 3.75%                  |

### Lending Rates

| Lending   | Nominal Interest Rate (%) | Average Effective Interest Rate (%) |
|---|---------------------------|-------------------------------------|
| MOP RATE  | 3.50%                     | 3.50%                               |
| PRIME RATE                                      | 7.01%                     | 7.01%                               |
| MORTGAGE RATE                                   | 7.01% - 17.01%            | 7.24% - 18.40%                      |
| OVERDRAFT RATE (REVOLVING CREDIT LINES)         | 7.01% - 19.01%            | 7.24% - 20.76%                      |
| PERSONAL LOANS (EXCLUDING OVERDRAFTS, MORTGAGE) | 0.00% - 26.00%            | 0.00% - 29.33%                      |
| OTHER LONG TERM LOAN RATES                      | 7.01% - 19.01%            | 7.24% - 20.76%                      |

\*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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