

# Savings, Investments and Lending Rates

Effective from 1<sup>st</sup> April 2026



## Savings and Investment Rates

Type of Deposit Account	Nominal Interest Rates (Lowest to Highest)	Effective Interest Rates Per Year	Minimum Opening Balance
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	4.00%	4.07%	100.00
Loeto Savings	1.50%	1.51%	50.00
3 Months	1.25%	1.26%	1 000.00
6 Months	1.75%	1.76%	1 000.00
12 Months	3.25% - 6.50%	3.25% - 6.50%	1 000.00
24 Months	4.25% - 7.00%	4.25% - 7.00%	1 000.00
Over 24 Months	4.75% - 7.25%	4.75% - 7.25%	1 000.00
Prime Rate	7.01%		

## 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

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First Capital Bank is a Member of the Deposit Insurance Scheme of Botswana.

## USD Deposit Special Rates

Type of Deposit Account	USD50,000 USD250,000	USD250,000 USD1,000,000	USD1,000,000 and above
3 Months	0.60%	1.35%	2.85%
6 Months	2.25%	2.50%	3.00%
12 Months	2.50%	2.75%	3.25%

## 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% - 32.00%	0.00% - 34.91%
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:  
TREASURY: +267 390 7806 | +267 373 3713/8

Belief comes first.