First Capital BANK

Savings, Investments and Lending Rates

Effective from 1st September 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%	3.25%	1 000.00
24 Months	4.25%	4.25%	1 000.00
Over 24 Months	4.75%	4.75%	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%	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

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	5.50%	5.50%
Prime Rate	7.01%	7.01%
Mortage 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

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

Belief comes first.