

TARIFF GUIDE

(EFFECTIVE 01 JANUARY 2017)

All prices are VAT inclusive

Tariff	Charge (Pula)
- Processing/Arrangement	1,12% of loan amount with min 280 max 2,800
- Early repayment penalty	FREE
Collection Fee (monthly)	2.50%
Commercial Loans:	
- Processing/Arrangement	1.12%, min 560 max 100,000
Documentation fees for facilities up to 200,000	560.00
Documentation fees for facilities between 200,000 and 500,000	1,120.00
Documentation fees for facilities between 500,000 and 1 million	2,240.00
Documentation fees for facilities between 1million and 3 million	3,360.00
Documentation fees for facilities more than 3million	5,600.00
Sending notices other than attorney's notices for default	57.96
Obtaining additional documents due to the change of partners/directors/constitution	336.00
Issuance of attorney's notice	As charged by the attorney
Drafting of special documents	On actual basis in consultation with attorneys
Purchase order/invoice discounting:	
Discounting charges for purchase order or invoice discounting	2% to 10% per month for the period of loan
Processing Fee	2.24%
Overdrafts:	
Authorised facility arrangement	1,12% of the facility applied for, min 560 max 50,000
Excess Availment	10% over the contracted rate
Renewal of Facility	0.41% min 560 max 10,000
(c) TRADE FACILITATION CHARGES	
(i) Foreign Exchange Charges	
Local SWIFT bank transfer	0.28% min 56 max 280
International SWIFT bank transfer	0,28% min 85 max 336
Purchase of foreign notes	2,8% min 85 except for BDC's where min is 1,120
Sale of foreign notes	2.8% min 28 except for FX bureaus where min is 1,120
Foreign draft	0.28% min 57.96 max 336
Transfer to accounts at other local banks	0.28% min 57.96 max 336
Transfer to accounts at foreign banks	0.28% min 85 max 336
Telegraphic transfer	0.28% min 85 max 336
Real Time Gross Settlement	0.28% min 85 max 336
Draft replacement	115.92
Inward SWIFT bank transfer	0.28% min 85 max 336
Draft request to stop	112.00
SWIFT cable cost	0.28% min 85 max 336
(ii) Letters of Credit (inward - exports)	
Advising commission	231.84
Confirming commission	0.28% per quarter or part thereof min 231.84
Negotiation of documents	0.56% min 231.84 + interest for transit period at negotiated interest rate
Amendments (other than extensions)	115.92
Collection of clean and documentary bill payable/drawn under letter of credit	0,46% min 115.92 max 280 plus courier charges where applicable
(iii) Letters of Credit (outwards - import)	
Establishment of letter of credit	0.28% per quater or part thereof min 289.80
Standard letter of credit	0.28% per quater or part thereof min 289.80
Special letter of credit	0.28% per quater or part thereof min 280
SWIFT cost on establishment	0.28% min 57.96 max 336
Extention or renewal of letter of credit	0,28% per quarter or part thereof for the increased period or amount with min 258.75
Increase of amount of letter of credit	115.92
Amendment of letter of credit	115.92
Couriering of documents	1,12% per annum min 115.92
Revolving and standby letter of credit	0.28% per quater or part thereof min 289.80
Retirement of documents under LC	168.00
Acceptance of documents under issuance LC	173.88

Tariff	Charge (Pula)
Inward collection handling	
Documentary bills (inside and outside Botswana)	0,392% of the amount with min 115.92 max 347.76 plus actual courier costs
Clean bills (inside and outside Botswana)	0,392% of the amount with min 115.92 max 347.76 plus actual courier costs
Collection of foreign current cheque or draft	0,392% of the amount with min 112 max 336 with courier charge 56
(v) Bonds/Guarantees/Indemnities	
Guarantees:	
Shipping Guarantees (bill of lading Indemnities)	
Establishment/processing fee	1,12% of the amount of guarantee with a min 560
Quarterly commission	0,56% or part thereof min 280
Increase of amounts	0.56% per quarter of the part thereof min 168
Extension of tenure	0.56% per quarter or part thereof min 173.88
Amendment of any other clause	115.92
Confirmation fees/amendment/advising/bill handling charges recovered by the advising/confirming bank will be recovered on actual basis	Only what the confirming bank charges
Property Guarantees:	
Establishment fee	1,12% of the amount of guarantee min 560
Subsequent	1,12% of the amount of guarantee min 560
Commission on guarantee	0,56% or part thereof min 289.80
Other Guarantees:	
Establishment fee	1,12% of the amount of guarantee min 560
Confirmation fees/amendment/advising/bill handling charges recovered by the advising/confirming bank will be recovered on actual basis	Only what the confirming bank charges
Amendments	
Bonds:	
Performance/Tender Bonds	
Establishment:	
For bank customers	1,12% of the amount of guarantee min 560
Quarterly commission	0,56% or part thereof min 289.80
PAYMENT AND CLEARING CHARGES	
(i) Cheque-Books/Forms:	
Standard cheque book:	
20 pages	40.63
100 pages	104.96
Issue of bank cheque-per cheque leaf:	
Issue to customer	46.37
(iv) Penalty charges	
Stoppage of payment	112.00
Cheque dishonoured due to lack of funds	231.84
Debit order unpaid	231.84
Post-dated cheques	56.00
Excess item fee	150.00
(v) Account Services	
Certificate of Balance	34.78
Audit confirmation	34.78
Certificate covering interest paid	34.78
Balance of account only (by Auditors)	34.78

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Tariff	Charge (Pula)
(a) ACCESSIBILITY FACILITATION CHARGES	
(i) ATM Charges - Business (VISA Debit Card)	
ATM cash withdrawal (Own ATM)	2.32
ATM cash withdrawal (Other banks ATM)	4.64
ATM cash withdrawal (International)	23.18
Lost ATM card replacement	57.96
Pin Replacement	FREE
Additional card issued	57.96
Balance enquiry	FREE
Annual Card fee	56.00
(ii) ATM Charges – Individuals (VISA Debit Card)	
ATM cash withdrawals:	
ATM cash withdrawal (Own ATM)	2.32
ATM cash withdrawal (Other banks ATM)	4.64
ATM cash withdrawal (International banks)	23.18
Additional card issued	57.96
Pin Replacement	56.00
Balance enquiry	FREE
Annual Card fee	50.00
(iii) Internet Banking Systems	
Installation	FREE
Re-installation	FREE
Monthly fee per user	FREE
Local Transfers:	
To own account within the same bank	FREE
To own account in other banks	3.36
To third party accounts within bank	2.24
To third party accounts in other banks	3.36
International Transfers:	
To own account	0.28%, min 85 and max 336
To third party account within the bank	0.28%, min 85 and max 336
To other banks	0.28%, min 85 and max 336
E-mail Payment Notification	FREE
Other Internet Banking Services	
Sign-up/registration	FREE
Balance enquiry single account	FREE
Balance enquiry multiple account	FREE
Statement request	FREE
Cheque book request	FREE
(b) Investment/Intermediation Charges	
(i) Term Deposits	
Charge for breaking a term deposit before the maturity date	Card rate of the period at which the deposit was matured minus 0,25%. For example if you have a TD for 1 year (card rate of 4%) and an early redemption is done at six months; if card rate for 6 months was say 3% then the interest payable will be calculated at 3% minus 0,25% i.e. 2,75% (the penalty will therefore be 4% - 2,75% = 1,25%)
(ii) Savings Accounts	
Minimum Balance P100 (Salary Savings)	
Monthly maintenance fee	23.18
Withdrawal fee (over-the-counter)	0.392 per 100, min 7.84 and max 560
Subsequent withdrawals	0.392 per 100, min 7.84 and max 560
Violation of minimum balance	34.78
Activation of dormant account	FREE
Monthly bank statements (Email)	FREE
Interim bank statements (per page)	5.80
Copies of old bank statements (per page)	11.59
Over-the-counter cheque encashment	6.72
Closing of account	FREE
Minimum Balance of P500 (Normal Savings)	
Monthly maintenance fee	23.18
Withdrawal fee (over-the-counter)	0.392 per 100 min 7.84 max 560
Subsequent withdrawals	0.392 per 100 min 7.84 max 560
Violation of minimum balance	33.60
Activation of dormant account	FREE
Monthly bank statements (Email)	FREE
Interim bank statements (per page)	5.60
Copies of old bank statements (per page)	11.20

Tariff	Charge (Pula)
Over-the-counter cheque encashment	6.72
Closing of account	FREE
Deposits	
Over-the-counter-cheque deposits	FREE
Over-the-counter-cash deposit at own bank	0,41 per 100, min 5.60 max 560
Interim bank statements (per page)	5.80
Copies of old bank statements (per page)	11.59
Over-the-counter cash withdrawal	2,8% of value min 28, except for FX Bureaus where min is 1,120
Over-the-counter cash deposit	2,8% of value min 28, except for FX Bureaus where min is 1,120
Deposit of travellers Cheque and drafts	0,392% of amount min 112 max 360 plus courier charges of 56
(iv) Foreign Currency Accounts- Business	
Monthly bank statements (Email)	FREE
Interim bank statements (per page)	5.80
Copies of old bank statements (per page)	11.59
Over-the-counter cash withdrawal	2,8% of value min 28, except for FX Bureaus where min is 1,120
Over-the-counter cash deposit	2,8% of value min 28, except for FX Bureaus where min is 1,120
Deposit of travellers Cheque and drafts	0,392% of amount min 224 max 560 plus actual courier charges
(v) General Business Accounts	
Monthly Maintenance	46.37
Monthly bank statements (email)	FREE
Weekly bank statements (email)	FREE
Daily bank statements (email)	FREE
Interim bank statements (per page)	5.80
Copies of old bank statements (per page)	11.59
Copies of deposit slips	56.00
Over-the-counter cash withdrawal	0.392 per 100, min of 7.84 max 560
Over-the-counter cash deposit	0.41 per 100 min 5.80 max 560
Over-the-counter cheque encashment (cheque usage fee)	6.72
Over-the-counter cheque deposit	FREE
Referral fees (calling customer to normalise excess)	115.92
Balance enquiry over-the-counter	33.60
Stop payment	112.00
Internal debit order	FREE
External debit order	17.39
Sweeping charge	8.40
Activation of dormant account	FREE
Closing of account	FREE
Auditor's information charge	34.78
Corporate Payroll - maintenance fee	FREE
Corporate Payroll - activity fee	3.48
Non maintenance of min balance	57.96
(vi) General Personal Accounts	
Monthly Maintenance	23.18
Monthly bank statements (email)	FREE
Weekly bank statements (email)	FREE
Daily bank statements (email)	FREE
Interim bank statements (per page)	5.80
Copies of old bank statements (per page)	11.59
Copies of deposit slips	56.00
Over-the-counter cash withdrawal	0.392 per 100 min 7.84 max 560
Over-the-counter cash deposit	0.41 per 100 min 5.80 max 560
Referral fees (calling customer to normalise excess)	115.92
Balance enquiry over-the-counter	50.00
Activation of dormant accounts	FREE
Closing of account	FREE
Cheque encashment	6.72
Stop payment	112.00
Non maintenance of min balance	57.96
(vii) Advances/Loans	
Personal Loans:	
Application/Administration Fee	1,12 % of loan amount with min 1,120 max 2,800