

# Tariff Guide

Effective 01 May 2021

(Approved Pricing with 14% VAT Adjustment)

Tariff	Charge (BWP)
<b>(a) ACCESSIBILITY FACILITATION CHARGES</b>	
<b>(i) ATM Charges - Business (VISA Debit Card)</b>	
ATM cash withdrawal (Own ATM)	2.43
ATM cash withdrawal (Other bank's ATM)	5.91
ATM cash withdrawal (International)	24.26
Lost ATM card replacement	60.65
Mini statement at ATM	FREE
Pin replacement	FREE
Additional card issued	60.65
Balance enquiry	FREE
Annual Card Fee	58.71
<b>(ii) ATM Charges - Individuals (VISA Debit Card)</b>	
ATM cash withdrawal (Own ATM)	2.43
ATM cash withdrawal (Other bank's ATM)	5.08
ATM cash withdrawal (International)	24.26
Mini statement at ATM	FREE
Additional card issued	60.65
Pin replacement	FREE
Balance enquiry	FREE
Annual Card Fee	52.31
<b>(iia) Declined ATM / Point of sale machine</b>	
Own ATM	FREE
Local	FREE
International	FREE
<b>(iii) Internet Banking Systems</b>	
Installation	FREE
Re-installation	FREE
Monthly fee per user	FREE
Sign-up / Registration	FREE
Balance enquiry single account	FREE
Balance enquiry multiple account	FREE
Statement request	FREE
Cheque book request	FREE
<b>(iia) Local transfers (EFT)</b>	
To own account within the same bank	FREE
To own account in other banks	3.51
To third party accounts within bank	2.34
To third party accounts in other banks	3.51
<b>(iib) International transfers (Outward Telegraphic Transfers / RTGS)</b>	
To own account	0.2964% min 88.94 and max 351.17
To third party account within the bank	0.2964% min 88.94 and max 351.17
To other banks	0.2964% min 88.94 and max 351.17
E-mail Payment Notification	FREE
<b>(b) Investment / Intermediation Charges</b>	
<b>(i) Term Deposits</b>	
Charge for breaking a term deposit	Card rate of the period at which the deposit was matured minus 0,25%. For example if one has a Term Deposit for 1 year (card rate of 4%) and an early redemption is done at 6 months; if card rate for 6 months was 3% then the interest payable will be calculated at 3% minus 0.25%)
Admin fee for breaking a Term deposit	FREE
<b>(ii) Savings Accounts</b>	
<b>Minimum Balance P100 (Salary Savings)</b>	
Monthly maintenance fee	23.60
Withdrawal fee (over-the-counter)	0.399 per 100, min 7.98 and max 570.00
Violation of minimum balance	36.39
Activation of dormant account	FREE
Monthly bank statements (electronic)	FREE
Adhoc bank statements	5.86
Copies of old statements (printed per page)	11.72
Over-the-counter cheque encashment	7.03
Over-the-counter cheque deposit	FREE
Over-the-counter cash deposit	0.4332 per 100 min 6.06 max 570.00
External debit order / EFT	17.70
Closing of account	FREE

Tariff	Charge (BWP)
<b>Minimum Balance of P500 (Normal Savings)</b>	
Monthly maintenance fee	23.60
Withdrawal within a month (over-the-counter)	0.4104 per 100 min 7.98 and max 570.00
Violation of minimum balance	35.16
Activation of dormant account	FREE
Monthly bank statements (electronic)	FREE
Adhoc bank statements	5.86
Copies of old statements (printed per page)	11.72
Over-the-counter cheque encashment	7.03
Closing of account	FREE
Over-the-counter-cash deposit at own bank	0.4332 per 100 min 6.06 max 570.00
External debit order (EFT)	17.70
<b>(iii) Foreign Currency Account - Personal</b>	
Monthly bank statements	FREE
Adhoc bank statements	6.06
Copies of old statements (printed per page)	12.12
Over-the-counter cash withdrawal	2.85% of value min 28.50
Over-the-counter cash deposit	2.85% of value min 28.50
<b>(iv) Foreign Currency Accounts- Business</b>	
Monthly bank statements (electronic)	FREE
Adhoc bank statements	6.06
Copies of old statements (printed per page)	12.12
Over-the-counter cash withdrawal	2.85% of value min 28.50
Over-the-counter cash deposit	2.85% of value min 28.50
<b>(v) General Business Accounts</b>	
Monthly Maintenance	48.52
Monthly bank statements (electronic)	FREE
Weekly bank statements (electronic)	FREE
Daily bank statements (electronic)	FREE
Adhoc bank statements	5.86
Copies of old statements (printed per page)	11.72
Copies of deposit slips	58.60
Over-the-counter cash withdrawal	0.4104 per 100 min 8.21 max 570.00
Over-the-counter cash deposit	0.4332 per 100 min 6.06 max 585.96
Over-the-counter cheque encashment (cheque usage fee)	7.03
Over-the-counter cheque deposit	FREE
Balance enquiry over-the-counter	35.16
Stop payment	117.19
Internal debit order	FREE
External debit order	3.43
Electronic Funds Transfer	18.19
Sweeping charge	8.79
Activation of dormant account	FREE
Closing of account	FREE
Bulk Deposit charge (CIT)	0.4332 per 100 min 6.06 max 570.00
Corporate Payroll - maintenance fee	FREE
Corporate Payroll - activity fee	3.65
Non maintenance of min balance	60.65
<b>(vi) General Personal Accounts (Current)</b>	
Monthly Maintenance	24.26
Monthly bank statements (electronic)	FREE
Weekly bank statements (electronic)	FREE
Daily bank statements (electronic)	FREE
Adhoc bank statements	6.06
Copies of old statements (printed per page)	12.12
Copies of deposit slips per item	58.60
Over-the-counter cash withdrawal	0.4104 per 100 min 8.21 max 570.00
Over-the-counter cash deposit	0.4332 per 100 min 6.06 max 585.96
Balance enquiry over-the-counter	50.89
Activation of dormant accounts	FREE
Closing of account	FREE
Cheque encashment	7.03
Stop payment	117.19
Non maintenance of min balance	60.65
<b>(vii) Advances/Loans</b>	
<b>Personal Loans (non-payroll):</b>	
Application/Administration Fee	1.14% of loan amount with min 1,140 and max 2,850.00

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Tariff	Charge (BWP)
Processing/Arrangement	1.14% of loan amount with min 1,140 and max 2,850.00
Early repayment penalty	One month penalty interest on balance
Collection Fee (monthly)	-
<b>Corporate and Commercial loans</b>	
Processing/Arrangement	1.14% of loan amount with min 585.96 max 101,785.71
Documentation fees for facilities up to 200,000	585.96
Documentation fees for facilities between 200,000 and 500,000	1,171.92
Documentation fees for facilities between 500,000 and 1 million	2,343.84
Documentation fees for facilities between 1million and 3 million	3,515.76
Documentation fees for facilities more than 3million	5,859.60
Sending notices other than attorney's notices for default	60.65
Obtaining additional documents due to the change of partners / directors / constitution	351.58
Issuance of attorney's notice	As charged by the attorney
Drafting of special documents	On actual basis in consultation with attorneys
<b>SME loans:</b>	
Processing/ Arrangement	1.14%, min. 590.06, max. 61,070.94
Documentation fees for facilities up to 200,000	585.96
Documentation fees for facilities between 200,000 and 500,000	1,171.92
Documentation fees for facilities between 500,000 and 1 million	2,343.84
Documentation fees for facilities between 1million and 3 million	3,515.76
Documentation fees for facilities more than 3million	5,859.60
Sending notices other than attorney's notices for default	60.65
Obtaining additional documents due to the change of partners / directors / constitution	351.58
Issuance of attorney's notice	As charged by the attorney
Drafting of special documents	On actual basis in consultation with attorneys
<b>Purchase order/invoice discounting:</b>	
Discounting charges for purchase order or invoice discounting	2% to 10% per month for the period of loan
Processing Fee	2.24%
<b>Overdrafts:</b>	
Authorised facility arrangement Corporate & Commercial	1.14% of loan amount; min 585.96 max 50,892.86
Authorised facility arrangement SME	1.14% of the loan amount; min 585.96 max 25,446.43
Excess Availment	156.96
Renewal/Extension of Facility Corporate & Commercial	0.4332 min 570.00 max 10,179.06
Renewal/Extension of Facility SME	0.4332 min 570.00 max 10,179.06
<b>(c) TRADE FACILITATION CHARGES</b>	
<b>(i) Foreign Exchange Charges</b>	
Foreign currency transfer	0.2964% min 88.94 max 351.58
Foreign draft	0.2964% min 60.64 max 351.58
Purchase of foreign notes	2.85% min 86.51
Sale of foreign notes	2.85% min 28.50
Postage (international)	101.79
Draft replacement	117.99
Draft request to stop	114.00
<b>(ii) Letters of Credit (inward - exports)</b>	
Advising commission	242.58
Confirming commission	0.295032% min 242.55 max 805.64
Negotiation of documents	0.57% min 235.98 + interest for transit period at negotiated interest rate
Amendments (other than extensions)	121.30

Tariff	Charge (BWP)
Collection of clean and documentary bill payable / drawn under letter of credit	0.4788% min 121.33 max 292.98
<b>(iii) Letters of Credit (outwards - import)</b>	
Processing/Arrangement	1.14%, min 585.90 max 101,785.71
Commission on establishment of letter of credit (Standard & Standby)	0.294975%, min 303.23
SWIFT cost on establishment	0.294975%, min 60.65 max 351.58
Extension or renewal of letter of credit	0.294975% min 270.75
Increase of amount of letter of credit	121.30
Amendment of letter of credit	121.30
Couriering of documents	Actual Courier costs
Revolving and standby letter of credit	0.294975% min 303.23
Retirement of documents under LC	171.00
Acceptance of documents under issuance LC	176.99
<b>Inward collection handling</b>	
Documentary & clean bills (inside and outside Botswana)	0.4104%, min 121.30 max 363.89
Collection of foreign current cheque or draft	0.4104%, min 117.19 max 351.58
<b>(v) Bonds / Guarantees / Indemnities</b>	
<b>Bank Guarantees and Performance / Tender bonds</b>	
Establishment/processing fee	1.17222% of the amount of guarantee with a minimum of 585.96
Commission on guarantee	0.5928% per min 303.23
Increase of amounts	0.5928% per quarter or part there of min 175.79
Extension of tenure	0.5928% per quarter or part there of min 181.94
Amendment of any other clause	121.30
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
<b>(d) PAYMENT AND CLEARING CHARGES</b>	
<b>(i) Cheque-Books/Forms:</b>	
<b>Standard cheque book:</b>	
20 pages	42.51
100 pages	109.83
<b>(ii) Issue of bank cheque-per cheque leaf:</b>	
Issue to customer	48.52
<b>(iii) Penalty charges</b>	
Stop payment	117.19
Cheque dishonoured due to lack of funds	242.58
Debit order unpaid	242.58
Post-dated cheques	58.60
Excess item fee/referral fees	156.96
<b>(iv) Account Services</b>	
Certificate of Balance	35.40
Audit confirmation	156.96
Certificate covering interest paid	36.39
Reference letters / Account confirmation	FREE
<b>(d) PAYROLL LENDING</b>	
Bank of Botswana - Admin Fee Charge	1.14% min 1,017.86
Bank of Botswana - Processing Fee Charge	1.14% min 254.46
LAHISA / BOTUSAFE - Admin Fee Charge	1.14% of the amount , min 1,140 and max 2,929.80
LAHISA / BOTUSAFE - Processing Fee Charge	1.14% of the amount , min 1,140 and max 2,929.80
LAHISA / BOTUSAFE - Employer Collection Fee	2.68% - 2.80% of installment collected (installment includes interest, capital, monthly insurance and collection fee)
Settlement Quotation	21.38