

Tariff Guide

Effective 3rd of August 2022

(Approved Pricing with 12% VAT Adjustment)

Tariff	Charge (BWP)
(a) ACCESSIBILITY FACILITATION CHARGES	
(i) ATM Charges - Business (VISA Debit Card)	
ATM cash withdrawal (Own ATM)	2.39
ATM cash withdrawal (Other bank's ATM)	5.80
ATM cash withdrawal (International)	23.83
Lost ATM card replacement	59.58
Mini statement at ATM	FREE
Pin replacement	FREE
Additional card issued	59.58
Balance enquiry	FREE
Annual Card Fee	57.68
(ii) ATM Charges - Individuals (VISA Debit Card)	
ATM cash withdrawal (Own ATM)	2.39
ATM cash withdrawal (Other bank's ATM)	5.00
ATM cash withdrawal (International)	23.83
Mini statement at ATM	FREE
Additional card issued	59.58
Pin replacement	FREE
Balance enquiry	FREE
Annual Card Fee	51.40
(iia) Declined ATM / Point of sale machine	
Own ATM	FREE
Local	FREE
International	FREE
(iii) Internet Banking Systems	
Installation	FREE
Training	FREE
Monthly maintenance (Retail)	93.33
Monthly maintenance (Corporate)	122.81
Reactivation per user	54.04
Reactivation per corporate profile	54.04
Payment notification (SMS)	0.20
Email alert	FREE
Balance enquiry	FREE
Statement request: less than - 6 months	FREE
Statement request – more than 6 months (per page)	11.51
Cheque book request:	
20 pages	41.77
100 pages	107.90
Card request	FREE
Debit card replacement	54.32
Debit card additional	54.32
Direct debit	3.54
Utility bill	3.71
Airtime purchase	FREE
Electricity purchase	2.21
(iiia) Local transfers (EFT)	
To own account within bank	FREE
To 3rd party accounts within bank	2.42
To accounts in other banks	3.63
Outward telegraphic transfer - RTGS	0.29120% min 87.38 and max 345.41
(iiib) International transfers (Outward Telegraphic Transfers / RTGS)	
To own account within bank	FREE
To 3rd party accounts within bank	FREE
To accounts in other banks	0.29120% min 87.38 and max 345.41
(iiic) Bulk payments	
To other banks	2.80
To Own bank	2.60
(b) Investment / Intermediation Charges	
(i) Term Deposits	
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
(ii) Savings Accounts	
Minimum Balance P100 (Salary Savings)	
Monthly maintenance fee	23.18

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Monthly maintenance fee	23.18
Withdrawal fee (over-the-counter)	0.3920 per 100, min 7.84 and max 560.00
Violation of minimum balance	35.75
Activation of dormant account	FREE
Monthly bank statements (electronic)	FREE
Adhoc bank statements	5.76
Copies of old statements (printed per page)	11.51
Over-the-counter cheque encashment	6.91
Over-the-counter cheque deposit	FREE
Over-the-counter cash deposit	0.4256 per 100 min 5.95 max 560.00
External debit order / EFT	17.39
Closing of account	FREE
Minimum Balance of P501 and above (Normal Savings)	
Monthly maintenance fee	23.18
Withdrawal within a month (over-the-counter)	0.4032 per 100 min 8.07 and max 560.00
Violation of minimum balance	34.54
Activation of dormant account	FREE
Monthly bank statements (electronic)	FREE
Adhoc bank statements	5.76
Copies of old statements (printed per page)	11.51
Over-the-counter cheque encashment	6.91
Closing of account	FREE
Over-the-counter-cash deposit at own bank	0.4256 per 100 min 5.95 max 560.00
External debit order (EFT)	17.39
(iii) Foreign Currency Account - Personal	
Monthly bank statements	FREE
Adhoc bank statements	5.96
Copies of old statements (printed per page)	11.91
Over-the-counter cash withdrawal	2.80% of value min 28.00
Over-the-counter cash deposit	2.80% of value min 28.00
(iv) Foreign Currency Accounts- Business	
Monthly bank statements (electronic)	FREE
Adhoc bank statements	5.96
Copies of old statements (printed per page)	11.91
Over-the-counter cash withdrawal	2.80% of value min 28.00
Over-the-counter cash deposit	2.80% of value min 28.00
(v) General Business Accounts	
Monthly Maintenance	47.67
Monthly bank statements (electronic)	FREE
Weekly bank statements (electronic)	FREE
Daily bank statements (electronic)	FREE
Adhoc bank statements	5.76
Copies of old statements (printed per page)	11.51
Copies of deposit slips	57.57
Over-the-counter cash withdrawal	0.4032 per 100 min 8,07 max 560.00
Over-the-counter cash deposit	0.4256 per 100 min 5.95 max 575.68
Over-the-counter cheque encashment (cheque usage fee)	6.91
Over-the-counter cheque deposit	FREE
Balance enquiry over-the-counter	34.54
Stop payment	115.14
Internal debit order	FREE
External debit order	3.37
Electronic Funds Transfer	17.88
Sweeping charge	8.64
Activation of dormant account	FREE
Closing of account	FREE
Bulk Deposit charge (CIT)	0.4256 per 100 min 5.95 max 560,00
Corporate Payroll - maintenance fee	FREE
Corporate Payroll - activity fee	3.58
Non maintenance of min balance	59.58
(vi) General Personal Accounts (Current)	
Monthly Maintenance	23.83
Monthly bank statements (electronic)	FREE
Weekly bank statements (electronic)	FREE
Daily bank statements (electronic)	FREE
Adhoc bank statements	5.96
Copies of old statements (printed per page)	11.91

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Copies of deposit slips per item	57.57
Over-the-counter cash withdrawal	0.4032 per 100 min 8.07 max 560,00
Over-the-counter cash deposit	0.4256 per 100 min 5.95 max 575.68
Balance enquiry over-the-counter	50.00
Activation of dormant accounts	FREE
Closing of account	FREE
Cheque encashment	6.91
Stop payment	115.14
Non maintenance of min balance	59.58
(vii) Advances/Loans	
Personal Loans (non-payroll):	
Application/Administration Fee	1.12% of loan amount with min 1,120 and max 2,800.00
Processing/Arrangement	1.12% of loan amount with min 1,120 and max 2,800.00
Early repayment penalty	One month penalty interest on balance
Collection Fee (monthly)	-
Corporate and Commercial loans	
Processing/Arrangement	1.12% of loan amount with min 575.68 max 100,000.00
Documentation fees for facilities up to 200,000	575.68
Documentation fees for facilities between 200,000 and 500,000	1,151.36
Documentation fees for facilities between 500,000 and 1 million	2,302.72
Documentation fees for facilities between 1 million and 3 million	3,454.08
Documentation fees for facilities more than 3million	5,756.80
Sending notices other than attorney's notices for default	59.58
Obtaining additional documents due to the change of partners / directors / constitution	345.41
Issuance of attorney's notice	As charged by the attorney
Drafting of special documents	On actual basis in consultation with attorneys
SME loans:	
Processing/ Arrangement	1.12% min 579.71 max 60,000
Documentation fees for facilities up to 200,000	575.68
Documentation fees for facilities between 200,000 and 500,000	1,151.36
Documentation fees for facilities between 500,000 and 1 million	2,302.72
Documentation fees for facilities between 1million and 3 million	3,454.08
Documentation fees for facilities more than 3million	5,756.80
Sending notices other than attorney's notices for default	59.58
Obtaining additional documents due to the change of partners / directors / constitution	345.41
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	2.20%
Overdrafts:	
Authorised facility arrangement Corporate & Commercial	1.12% of loan amount; min 575.68 max 50,000
Authorised facility arrangement SME	1.12% of the loan amount; min 575.68 max 25,000
Excess Availment	154.20
Renewal/Extension of Facility Corporate & Commercial	0.4256% min 560,00 max 10,000
Renewal/Extension of Facility SME	0.4206% min 560,00 max 10,000
(c) TRADE FACILITATION CHARGES	
(i) Foreign Exchange Charges	
Foreign currency transfer	0.2912% min 87.38 max 345.41
Foreign draft	0.2912% min 87.38 max 345.41
Purchase of foreign notes	2.80% min 84.99
Sale of foreign notes	2.80% min 28.00

Tariff	Charge (BWP)
Postage (international)	100.00
Draft replacement	115.92
Draft request to stop	112.00
(ii) Letters of Credit (inward - exports)	
Advising commission	238.32
Confirming commission	0.2899% min 238.29 max 791.51
Negotiation of documents	0.56% min 231.84 + interest for transit period at negotiated interest rate
Amendments (other than extensions)	119.17
Collection of clean and documentary bill payable / drawn under letter of credit	0.4704% min 119.20 max 287.84
(iii) Letters of Credit (outwards - import)	
Processing/Arrangement	1.12%, min 575,62 max 100,000.00
Commision on establishment of letter of credit (Standard & Standby)	0.2898%, min 297.91
SWIFT cost on establishment	0.2898%, min, 59.59, max 345.41
Extention or renewal of letter of credit	0.2898%, min, 266,00
Increase of amount of letter of credit	119.17
Amendment of letter of credit	119.17
Couriering of documents	Actual Courier costs
Revolving and standby letter of credit	0.2898% min 297.91
Retirement of documents under LC	168.00
Acceptance of documents under issuance LC	173.88
Inward collection handling	
Documentary & clean bills (inside and outside Botswana)	0.4032%, min 119.17 max 357.51
Collection of foreign current cheque or draft	0.4032%, min 115.13 max 345.41
(v) Bonds / Guarantees / Indemnities	
Bank Guarantees and Performance / Tender bonds	
Establishment/processing fee	1.1517% of the amount of guarantee with a minimum of 575.68
Commission on guarantee	0.58240% per min 297.91
Increase of amounts	0.58240% per quarter or part there of min 172.71
Extension of tenure	0.58240% per quarter or part there of min 178.75
Amendment of any other clause	119.17
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
(d) PAYMENT AND CLEARING CHARGES	
(i) Cheque-Books/Forms:	
Standard cheque book:	
20 pages	41.76
100 pages	107.90
(ii) Issue of bank cheque-per cheque leaf:	
Issue to customer	47.67
(iii) Penalty charges	
Stop payment	115.14
Cheque dishonoured due to lack of funds	238.32
Debit order unpaid	238.32
Post-dated cheques	57.57
Excess item fee/referral fees	154.20
(iv) Account Services	
Certificate of Balance	34.78
Audit confirmation	154.20
Certificate covering interest paid	35.75
Reference letters / Account confirmation	FREE
(d) PAYROLL LENDING	
Bank of Botswana - Admin Fee Charge	1.12% min 1,000
Bank of Botswana - Processing Fee Charge	1.12% min 250,00
LAHISA / BOTUSAFE - Admin Fee Charge	1.12% of the amount, min 1,120 and max 2,878.40
LAHISA / BOTUSAFE - Processing Fee Charge	1.12% of the amount, min 275.08 and max 2,878.40
LAHISA / BOTUSAFE - Employer Collection Fee	2.68%-2.80% of installment collected (installment include interest, capital, monthly insurance and collection fee)
Settlement Quotation	21.00