

# Savings, Investments and Lending Rates

## Effective from 1<sup>st</sup> September 2024

### Savings and Investment Rates

Type of Deposit Account	Nominal Interest Rates (Lowest to Highest)	Effective Interest Rates per Year	Minimum Opening Balance (Pula)
CURRENT	0.00	0.00% - 0.00%	1100.00
CALL	0.00% - 3.00%	0.00% - 3.03%	10000.00
SAVINGS	0.00% - 2.00%	0.00% - 2.02%	500.00
LEFIKA SAVINGS	3.50%	3.55%	100.00
LOETO SAVINGS	2.25%	2.27%	50.00
3 MONTHS	1.25%	1.26%	1000.00
6 MONTHS	1.75%	1.76%	1000.00
12 MONTHS	3.25%	3.25%	1000.00
24 MONTHS	4.25%	4.25%	1000.00
OVER 24 MONTHS	4.75%	4.75%	1000.00
PRIME RATE	6.01%		

### 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

### USD Deposit Special Rates

	USD50,000 - USD250,000	USD250,000 - USD1,000,000	USD1,000,000 and Above
3 MONTHS	2.35%	3.10%	4.60%
6 MONTHS	4.00%	4.25%	4.75%
12 MONTHS	4.25%	4.50%	5.00%

### Lending Rates

Lending	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MOP RATE	1.90%	1.90%
PRIME RATE	6.01%	6.01%
MORTGAGE RATE	6.01% - 16.01%	6.18% - 17.23%
OVERDRAFT RATE (REVOLVING CREDIT LINES)	6.01% - 18.01%	6.18% - 19.57%
PERSONAL LOANS (EXCLUDING OVERDRAFTS, MORTGAGE)	0.00% - 26.00%	0.00% - 29.33%
OTHER LONG TERM LOAN RATES	6.01% - 18.01%	6.18% - 19.57%

\*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.