



# BBS Bank Interest Rates Schedule

## 01 February 2024

Type of Deposit Account	Nominal interest rate (Lowest - Highest)	Actual interest rates (Lowest-Highest)	Minimum Opening Balance (Lowest - Highest)
BBS Prime Lending Rate	6.51%		
Current	Nil	Nil	Nil
Call	Nil	Nil	Nil
Ordinary Savings	0.10%	0.10%	P100.00
Special Savings	0.10% - 0.85%	0.10% - 0.85%	P500.00
SME Ordinary Savings	0.10%	0.10%	P1,000.00
Letsibogo Savings	1.46% - 2.01%	1.46% - 2.01%	P500.00
Tlamelelo Mortgage Savings	2.01%	2.01%	P250.00
Lerako Savings	1.26% - 3.01%	1.26% - 3.01%	P25,000.00
Paid-Up-Savings	1.86%	1.86%	P100.00
Subscription Deposit	2.51%	2.51%	P100.00
Fixed Term Deposit	1.26% - 4.36%	1.26% - 4.36%	P1,000.00
3 Months (Regular Fixed Deposit)	1.35% - 1.65%	1.35% - 1.65%	P1,000.00
6 Months (Regular Fixed Deposit)	1.40% - 1.70%	1.40% - 1.70%	P1,000.00
12 Months Fixed Deposit	1.76% - 2.06%	1.76% - 2.06%	P1,000.00 - P200,000.00
24 Months Fixed Deposit	1.82% - 2.16%	1.82% - 2.16%	P1,000.00 - P200,000.00
Over 24 Months	1.85% - 2.31%	1.85% - 2.31%	P1,000.00 - P200,000.00

Lending Facilities	Effective Rates
Unsecured Personal loans	BBS Prime Lending rate + 8% – 17.5%
Mortgage Facilities	BBS Prime Lending rate + 2% - 5.5%
Secured Short Term Loans	BBS Prime Lending rate + 10%