



Retail Tariff Guide 2025

Effective : February 2025

TARIFF	VAT Inclusive
Accessibility Facilitation Charges	
ATM Charges – Individuals (VISA Debit Card)	
ATM cash withdrawal (Own ATM)	P5.02
ATM cash withdrawal (other bank's ATM)	P9.35
ATM cash withdrawal (international banks)	P39.90
Mini Statement at ATM	Free
Additional card issued - Classic	P85.50
Additional card issued - Gold	P108.30
Additional card issued - Platinum	P119.70
Lost ATM card replacement - Classic	P85.50
Lost ATM card replacement - Gold	P108.30
Lost ATM card replacement - Platinum	P119.70
Disputed Transaction	Free
Online Purchases	P1.37
External Point of Sales Machines	
POS: Local	P3.42
POS: International	P7.21
Internet and Mobile App	
Registration	Free
Balance Enquiry	Free
Mini-Statement	Free
Statement Request	Free
Funds Transfer: Between own accounts	P2.28
Funds Transfer: to 3rd party within Bank	P3.99
International Funds Transfer	0.285% of transfer amount Min: P79.80 Max: P342.00
Domestic Funds Transfer: Transfer to Other Banks	P5.09
Purchase Pre-paid Electricity	P3.99
Utility Payments (DSTV and others)	P3.99
Airtime Top-up	P0.57
Scheduled Payments (Establishment and Amendment)	Free
Standing Instruction (Establishment and Amendment)	Free
Cellphone Banking (USSD)	
Registration	Free
Balance Enquiry	Free
Mini-Statement	Free
Funds Transfer: Between own accounts	P2.28
Funds Transfer: to 3rd party within Bank	P3.99
Domestic Funds Transfer	P5.09
Purchase Pre-paid Electricity	P3.99
Airtime Top-up	P0.57
Utility Payments (DSTV and others)	P3.99
SMS Alert	Free
Wire Waya USSD, Internet and Mobile App	
Cardless Withdrawal	P7.98
Cardless Money Voucher	P11.40
Transfer between own accounts	P2.28
Lebotha Wallet(USSD, Internet,App)	
Airtime Top up	P0.57
Wallet to BBS account	P3.04
BBS Account to Wallet	P3.66
Wallet to Wallet	P3.66
Bill Payments	P3.99
Electricity Purchase	P3.99
Deposit into BBS Wallet	0.57 per P100.00
Wallet to Non-BBS account	P10.00
Mobile Money(USSD, Internet,App)	
Mobile Money B2W	P10.26
Retail Current Accounts: Platinum Current Account	
Maintenance fee	P228.00
Retail Current Accounts: Gold Current Account	
Maintenance fee	P136.80
Retail Current Accounts: Classic Current Account	
Maintenance fee	P102.60
Overdrafts:	
Authorised facility arrangement	1.368% of facility Minimum: P456 Maximum P4,560
Un-utilised Overdraft facility	Free
Excess Availment	P171.00
Unauthorised facility	Prevailing rate+5%
Renewal of Facility	1.254% of facility Minimum: P456 Maximum P4,560
Term Deposits/Fixed Deposits Minimum: P1,000	
Charge for breaking a term deposit	Interest Forfeiture
Paid-Up-Deposit Minimum: P200	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Subscription Deposit Minimum: P200	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Indefinite Deposit Minimum: P1 Million	
Charge for breaking a term deposit	Six (6) Months Notice or forfeiture of Six (6) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Lerako A: Minimum P25,000.00	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Lerako B: Negotiated Lerako	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Fixed Term Deposit Minimum: P1,000	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
Junior Current Account	
Monthly Maintenance	P8.32
Insurance Cover	P9.54
Total monthly fee	P17.86
Young Professional Current Account	
Monthly Maintenance	P10.60
Insurance Cover	P11.83
Total monthly fee	P22.43

Member of the Deposit Insurance Scheme of Botswana

TARIFF	VAT Inclusive
Savings Accounts	
Letsibogo Savings Account: Minimum Balance of P0.00	
First Withdrawal in 3 months	Free
Subsequent withdrawals within 3 months	P60.42
Maintenance fee	Free
Ordinary Savings account: Minimum Balance of P100.00	
Maintenance fee	P45.60
Over-the-counter-cash withdrawal	P9.12
Tlamelelo Mortgage Savings Account: Minimum Balance of P250.00	
Withdrawals before maturity	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Processing Fee	P114.00
Maintenance fee	Free
Special Savings Account: Minimum Balance of P500.00	
First two withdrawal/month	Free
Subsequent withdrawals	P60.42
Monthly maintenance fee	P45.60
Over-The-Counter Cash Deposits	
Over the counter cash deposit	1.14% of the deposit amount for amounts above P102.81 Maximum: P570.00
Coin Deposits	1.14% of the deposit amount Minimum P11.40 Maximum: P570.00
General Personal Accounts	
Interim bank statements/Current month	P22.80
Copies of old statements/Older than 3 months	P22.80
Over-the-counter-cash withdrawal	P9.12
Over-the-counter cash deposit	1.14% of the deposit amount for amounts above P102.81 Minimum: P10.00 Maximum: P570.00
Advances/Loans	
Ntshegetsa Secured Short-Term Loans	
Loan Administration Fee	Loans below P100,000: 1.425% of loan amount Loans P100,001 and above: 1.14% of loan amount Minimum: P224.00 Maximum P10,000.00
Settlement Balance letter	P45.60
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
Ipechetse Personal Loan	
Loan Administration Fee	1.254% of loan amount Minimum: P356.25 Maximum P6,270.00
Settlement Balance letter	P45.60
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
Home Loans	
Building loan facility	
Loan Administration Fee	1.24% of loan amount + Minimum P5,700.00 Maximum: P22,800.00
Commitment fee	2.28% of any undisbursed amount per annum
Retail Mortgages	
Loan Administration Fee	1.24% of loan amount + VAT, Minimum P2,280.00 Maximum: P22,800.00
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
Commitment fee	2.28% of any undisbursed amount per annum
Financial Reference Letter	P48.34
Involuntary Switch (Scheme to Public)	Free
Voluntary Switch (Public to Scheme)	Free
Reconsideration Fee	1.425% of the loan + Minimum: P2,280.00 Maximum: P22,800.00
Interim Interest Follow-up	Free
Settlement Balance letter	P48.34
Freehold land facility	
Loan Administration Fee	1.425% of loan amount Minimum: P2,280.00 Maximum: P22,800.00
Financial Reference Letter	P48.34
Settlement Balance letter	P48.34
Commitment fee	2.0% of any undisbursed amount per annum
Cessions/Bonds	
Establishment fee	1.14% of the cession amount/annum Minimum P376.41 Maximum: P1,070.22
Copy of title deed	P57.00
PAYMENT AND CLEARING CHARGES	
Direct Debits/ Standing Orders	
Direct debit Initiation/Amendment/Cancellation	P12.54
Standing order Initiation/Amendment/Cancellation	P12.54
Over the counter: Electronic Funds Transfer	P62.70
Real Time Gross Settlement-RTGS-Local SWIFT (outgoing)	0.3306% Minimum: P102.72 Maximum: P366.90
Foreign Exchange Charges	
International SWIFT Bank Transfer (Outgoing)	0.3306% Minimum: P70.00 Maximum: P320.00
International SWIFT Bank Transfer (Inward)	0.399% Minimum: P87.78 Maximum: P399.00
Foreign Currency Cash Withdrawal	3.42% Minimum: P40.00
Foreign Currency Cash Deposits	3.42% Minimum: P40.00
Sale of Foreign Notes	3.42% Minimum: P40.00
Penalty charges	
Declined POS transaction due to lack of funds debit card	P5.70
Stoppage of payment	P570.00
Debit order unpaid: Loan Accounts	P570.00
Debit order unpaid: Other Accounts	P262.20
Account Services	
Investigations on transactions	Free
Stop payment instruction	P570.00
Special Power of Attorney	P60.42
Footage Retrieval	Free
Retrieval of Vouchers	P114.00
Change of Surname	P22.80
Change of Signatories	P57.00
Mandate Retrieval	Free
Mandate Replacement	P228.00
ITC Fees	
Individual	P106.85
CRB Fees	
Individual	P41.40
Deeds	P595.65