



Business Tariff Guide 2026

TARIFF	Approved Fee VAT Inclusive
ACCESSIBILITY FACILITATION CHARGES	
ATM Card and Machine Charges – Products Enabled for ATM Transactions	
ATM cash withdrawal (Own ATM)	Up to P500: P3.89 More than P500: P9.12
ATM cash withdrawal (Other bank’s ATM)	7.09
ATM cash withdrawal (International banks)	32.00
Mini Statement at ATM	Free
Additional/Lost card issued - SME/Non Profit CA	81.23
Additional/ Lost card issued - Business	91.20
Additional/Lost card issued - Corporate	102.60
Disputed Transaction	Free
Card Online Transactions - Local	Free
Card Online Transactions - Internantional	Free
POS: Local Fee	4.56
POS: International Fee	7.98
Prepaid Card	
Monthly Maintenance	Free
Loading Fee	BWP 2.28
ATM Withdrawal - Local	BWP 5.70
ATM Withdrawal - International	BWP 22.80
First Card Issuance	BWP 57.00
Card Replacement	BWP 68.40
POS - Local	BWP 3.42
POS - International	BWP 5.70
Disputed Transaction	Free
Internet Banking	
Registration	Free
Balance Enquiry	Free
Mini-Statement	Free
Statement Request	Free
Scheduled Payments (Establishment and Amendment)	Free
Standing Instruction (Establishment and Amendment)	Free
Internet Banking Monthly Fee - Digital	148.20
Funds Transfer: Within Bank (Own Accounts and 3rd Party)	2.94
Domestic Funds Transfer: Transfer to Other Banks	5.70
Purchase Pre-paid Electricity	3.99
Water Utilities Corporation (WUC) Utilily Payments	5.08
Utility Payments	3.99
Salary Upload (Per Transaction)	5.70
Bulk Payments/Transaction	5.70
Airtime Top-up	0.57
Cardless Withdrawal	7.98
Cardless Money Voucher	11.40
Mobile Money Payment (B2W)	10.26
Statement Download	Free
International Funds Transfer	0.285% of transfer amount Min: 79.80 Max: 342.00
CURRENT ACCOUNTS AND SAVINGS	
Business Banking Current Accounts: Account Opening P1000.00	
Non-Profit-Making organizations CA - Maintenance Fee	66.46
SME Banking CA - Maintenance Fee	66.46
Business Banking - Maintenance Fee	91.20
Corporate Banking - Maintenance Fee	101.79
Cash Withdrawal - All Current accounts (CA)	34.20
Cash Deposit - All Current accounts	1.14% of the deposit amount Minimum: 11.40 Maximum: P570.00
RTGS - All current Accounts	0.34% Minimum: P102,60 Maximum P456.00
Call Account: Account Opening P1000.00	
Maintenance Fee	Free
Sweeping Fee (Debits from Current Account)	3.99
SMME Ordinary Savings Account: Account Opening P1000.00	
Monthly maintenance	68.40
Monthly bank statements	Free
Balance enquiry	Free
Auditor’s information Letter	Free
Over-the-Counter Cash withdrawal	9.12
Over-the-Counter Cash deposit	1.14 % Maximum: P570.00
Bulk deposit	0.6498% Minimum: P10.92 Maximum: P2,000.00
INVESTMENTS	
Fixed Deposit : Minimum FD P1000.00	
Charge for breaking a term deposit	250.00 + (1.06% of principal /365) * days-on-book
ADVANCES/LOANS	
Commercial Mortgages (Building / Freehold / Ordinary Loan)	
Loan Addministration fee	1.24% Minimum: P5,700.00; Maximum P28,500.00
Financial reference letter	48.34
Settlement balance letter	48.34
Early Repayment penalty	45 days notice or 30 days interest in lieu of notice
ADVANCES/LOANS	
Term loan	
Administration fees	1.10%
Early Repayment penalty	45 days notice or 30 days interest in lieu of notice
Purchase Order Finance	
Administration fees	1.50%

TARIFF	Approved Fee VAT Inclusive
Business Overdraft	
Facility arrangement	1.20% Minimum: P820.29
Renewal of facility	1.20% Minimum: P1200.00
Unutilised facility	1.20%
Balance/Limit confirmation letter	45.60
Excess notice	207.70
FOREIGN CURRENCY PRODUCT SUITE	
CURRENT ACCOUNT FOREIGN CURRENCY (FCY) ZAR, USD, EUR, GBP	
Account Maintenance Fee	ZAR8.00 USD 0.50 GBP 0.40 EUR 0.40
Periodic Paper Statement	Free
Over–the–Counter Cash Deposits	1.14% Minimum: ZAR: 20.00 USD: 0.90 GBP: 0.70 EUR: 0.80 Maximum: ZAR: 800.00 USD: 40.00 GBP: 35.00 EUR: 40.00
Over–the–Counter Cash Withdrawals	ZAR48.00 USD 3.00 GBP: 2.00 EURO 2.40
Over–the–Counter Statement Request	ZAR R32.00 USD 2.00 GBP: 1.40 EURO: 1.60
Inter Account Transfer	ZAR7.00 USD 0.40 GBP: 0.40 EURO: 0.40
FOREIGN CURRENCY DEBIT CARD	
Annual Card Fee	ZAR: 140.00 USD: 7.00 GBP: 6.00 EUR: 6.50
First Issuance of Card	Free
Card Replacement/Additional Card (Lost/Stolen)	ZAR: 140.00 USD: 7.00 GBP: 6.00 EUR: 6.50
ATM Withdrawals (BBS Bank)	ZAR8.00 USD 0.50 GBP 0.40 EUR 0.40
ATM at Other Banks (Botswana)	ZAR: 14.00 USD: 0.70 GBP: 0.60 EUR: 0.70
International ATM Withdrawal Fee	ZAR: 60.00 USD: 3.00 GBP: 3.50 EUR: 3.00
Card Purchase (Local)	ZAR: 5.00 USD: 0.30 GBP: 0.25 EUR: 0.25
Card Purchase (International)	ZAR: 10.00 USD: 0.60 GBP: 0.45 EUR: 0.50
ATM Balance Enquiry	Free
Balance Enquiry (Other Banks)	Free
ATM/POS Declined Transactions	Free
Forex Conversion Rate	0.04
FCY SWIFT RELATED FEES	
Outgoing SWIFT bank transfer (Local) RTGS	0.3306% Minimum: ZAR: 150.00 USD: 8.00 GBP: 6.00 EUR: 7.00 Maximum: ZAR: 520.00 USD: 30.00 GBP: 25.00 EUR: 25.00
Outgoing SWIFT bank transfer (International)	0.3306% Minimum: ZAR: 98.00 USD: 6.00 GBP: 4.00 EUR: 5.00 Maximum: ZAR: 450.00 USD: 24.00 GBP: 20.00 EUR: 20.00
Inward SWIFT bank transfer (Local) RTGS	0.3306% Minimum: ZAR: 110.00 USD: \$6.00 GBP: 5.00 EUR: 6.00 Maximum: ZAR: 470.00 USD: 25.00 GBP: 20.00 EUR: 20.00
Inward SWIFT bank transfer (International)	0.399% Minimum: ZAR: 130.00 USD: 7.00 GBP: 5.00 EUR: 6.00 Maximum: ZAR: 560.00 USD: 30.00 GBP: 25.00 EUR: 30.00
CALL ACCOUNT FOREIGN CURRENCY (FCY) ZAR, USD, EUR, GBP	
Opening Balance	ZAR 500; USD 50; GBP 50; EUR 50
Account Maintenance Fee	Free
FIXED DEPOSIT FOREIGN CURRENCY (FCY) ZAR, USD, EUR, GBP	
Opening Balance	ZAR 500; USD 50; GBP 50; EUR 50
Charge for breaking FCY Fixed Deposits USD	ZAR324.11, USD29.49, GBP17.69, EUR29.97 Plus (1.06% of Principal/365) *Days on book)
PAYMENTS AND CLEARING CHARGES	
RTGS, SWIFT AND EFT	
Over the counter: Electronic Funds Transfer	62.70
Real Time Gross Settlement: RTGS Local SWIFT (Outgoing)	0.3306% Minimum: P102.72 Maximum: P366.90
Real Time Gross Settlement: RTGS Local SWIFT (Incoming)	0.3306% Minimum: P82.08 Maximum: P334.80
International SWIFT Bank Transfers (Incoming)	0.35% Minimum: 87.78 Maximum: 399.00
International SWIFT Bank Transfers (Outgoing)	0.3306% Minimum:P70.00 Maximum: P320.00
Direct Debits/ Standing Orders	
Direct debit Initiation/Amendment/Cancelation	12.54
Standing order Initiation/Amendment/Cancelation	12.54
Foreign Exchange Charges	
Foreign Currency Cash Withdrawal	3.42% Minimum: P40.00
Foreign Currency Cash Deposit	3.42% Minimum: P40.00
Sale of Foreign Notes	3.42% Minimum: P40.00
Penalty charges	
Declined POS transaction due to lack of funds	5.70
Stoppage of payment	570.00
Debit order unpaid: Loan Accounts	570.00
Debit order unpaid: Other Accounts	262.20
Penalty Interest on Loan Products	Prevailing Interest +5%
Cessions/Bonds	
Establishment fee	1.14% of the cession amount/annum.Minimum P376.41 Maximum: P1,070.22
Copy of title deed	57.00
Other services	
Financial Reference Letter	48.34
Audit Confirmation letter	399.00
Interim/Historical Statements	22.80
Stamping of Digital Statetement	11.86
Account Confirmation Letter	11.40
Interim bank statements/current month	22.80
Copies of old bank statements/three months	22.80
Copies of deposit slips	114.00
Activation of dormant accounts	Free
Closing of account	Free
Investigations on transactions	Free
Footage Retrieval	Free
Retrieval of Vouchers	114.00
Change of Signatories	57.00
Mandate Retrieval	Free
Mandate Replacement	228.00
ITC	
Director	122.26
Company	366.53
Business Summary	905.32
CRB Fees	
Individual	41.40
Company Search	387.20
Deeds	595.65