



# BBS Bank Interest Rates Schedule

## 01 August 2026

| Type of Deposit Account          | Nominal interest rate<br>(Lowest - Highest) | Actual Interest Rates<br>(Lowest -Highest) | Minimum Opening<br>Balance (Lowest to<br>highest) |
|----------------------------------|---------------------------------------------|--------------------------------------------|---------------------------------------------------|
| BBS Prime Lending Rate           |                                             | 7.01%                                      |                                                   |
| Current                          | Nil                                         | Nil                                        | P200.00                                           |
| Call                             | 0.10% - 1.10%                               | 0.10% - 1.10%                              | P1,000.00                                         |
| Ordinary Savings                 | 0.10%                                       | 0.10%                                      | P100.00                                           |
| Special Savings                  | 0.10% - 0.70%                               | 0.10% - 0.70%                              | P500.00                                           |
| SME Ordinary Savings             | 0.10%                                       | 0.10%                                      | P1,000.00                                         |
| Letsibogo Savings                | 0.96% - 1.51%                               | 0.96% - 1.51%                              | Nil                                               |
| Tlamelo Mortgage Savings         | 1.51%                                       | 1.51%                                      | P250.00                                           |
| Lerako Savings                   | 0.76% - 2.51%                               | 0.76% - 2.51%                              | P25,000.00                                        |
| Paid-Up-Savings                  | 1.36%                                       | 1.36%                                      | P100.00                                           |
| Subscription Deposit             | 2.01%                                       | 2.01%                                      | P100.00                                           |
| Fixed Term Deposit               | 0.76% - 3.86%                               | 0.76% - 3.86%                              | P1,000.00                                         |
| 3 Months (Regular Fixed Deposit) | 1.10% - 1.40%                               | 1.11% -1.41%                               | P1,000.00                                         |
| 6 Months (Regular Fixed Deposit) | 1.15% - 1.45                                | 1.16% -1.46%                               | P1,000.00                                         |
| 12 Months Fixed Deposit          | 1.51% - 1.81                                | 1.52% - 1.83%                              | P1,000.00 -P200,000.00                            |
| 24 Months Fixed Deposit          | 1.57% - 1.91%                               | 1.58% - 1.93%                              | P1,000.00 -P200,000.00                            |
| Over 24 Months                   | 1.60% - 2.06%                               | 1.61% - 2.08%                              | P1,000.00 -P200,000.00                            |
|                                  |                                             |                                            |                                                   |
| Lending Facilities               | Effective Rates                             |                                            |                                                   |
| Unsecured Personal Loans         | BBS Prime Lending Rate Prime+11% -20%       |                                            |                                                   |
| Mortgage Facilities              | BBS Prime Lending Rate +9%- 13.5%           |                                            |                                                   |
| Secured Short Term Loans         | BBS Prime Lending Rate +10%                 |                                            |                                                   |
| Business Overdraft               | BBS Prime Lending Rate + (2% - 10%)         |                                            |                                                   |
| Business Term-loan               | BBS Prime Lending Rate + (2% - 10%)         |                                            |                                                   |
| Purchase Order Finance           | BBS Prime Lending Rate + (10% - 20%)        |                                            |                                                   |