BBS Bank Interest Rates Schedule
01 November 2026

Type of Deposit Account	Nominal interest rate (Lowest - Highest)	Actual Interest Rates (Lowest -Highest	Minimum Opening Balance (Lowest to 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%)