



BBS
Bank

Retail Tariff Guide 2026

Tariff	Approved Fee VAT Inclusive
Accessibility Facilitation Charges	
ATM Charges – (VISA Debit Card)	
ATM cash withdrawal (Own ATM)	5.16
ATM cash withdrawal (Other bank's ATM)	9.50
ATM cash withdrawal (International banks)	39.90
Mini Statement at ATM	Free
Additional/Lost card issued - Classic	85.50
Additional/ Lost card issued - Gold	108.30
Additional/Lost card issued - Platinum	119.70
Disputed Transaction	Free
Card Online Transactions - Local and International	1.41
External Point of Sale (POS)	
POS: Local	3.42
POS: International	7.20
Prepaid Card	
Monthly Maintenance	Free
Loading Fee	2.28
ATM Withdrawal - Loca	5.70
ATM Withdrawal - International	22.80
First Card Issuance	57.00
Card Replacement	68.40
POS - Local	3.42
POS - International	5.70
Disputed Transaction	Free
Internet/ Mobile App	
Registration	Free
Balance Enquiry	Free
Mini-Statement Request	Free
Detailed Statement Request	Free
Funds Transfer: Between own accounts	2.28
Funds Transfer: to 3rd party within Bank	3.99
International Funds Transfer	0.285% of transfer amount Minimum: 79.80 Maximum: 342.00
Domestic Funds Transfer: Transfer to Other Banks	5.10
Purchase Pre-paid Electricity	3.99
Utility Payments	3.99
Water Utilities Corporation (WUC) Utility Payments	5.08
Airtime Top-up	0.57
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	2.28
Funds Transfer: to 3rd party within Bank	3.99
Domestic Funds Transfer: Transfer to Other Banks	5.10
Purchase Pre-paid Electricity	3.99
Utility Payments	3.99
Water Utilities Corporation (WUC) Utility Payments	5.08
Airtime Top-up	0.57
SMS Alert	Free
Wire - Ways - USSD, Internet and Mobile App	
Cardless Withdrawal	7.98
Cardless Money Voucher	11.40
Lebotha Wallet - USSD, Internet and Mobile App	
Airtime Top-up	0.57
Lebotha Wallet to BBS Account	3.05
BBS Account to Lebotha Wallet	3.66
Lebotha Wallet to Lebotha Wallet	3.66
Utility Payment	3.99
Electricity Purchase	3.99
Deposit into BBS Wallet	0.57 per 100.00
Wallet to None BBS Account	10.00
Mobile Money - USSD, Internet and Mobile App	
Mobile Money B2W (Bank to Wallet)	10.26
Retail Current Accounts	
Platinum Current Account - Maintenance fee	228.00
Embedded Funeral Insurance	Free
Embedded Hospital Cash Back	Free
Embedded Card Protection Plan	Free
Gold Current Account - Maintenance fee	136.80
Embedded Funeral Insurance	Free
Embedded Hospital Cash Back	Free
Embedded Card Protection Plan	Free
Classic Current Account - Maintenance fee	102.60
Embedded Funeral Insurance	Free
Embedded Hospital Cash Back	Free
Embedded Card Protection Plan	Free
Junior Current Account	
Monthly Maintenance	8.32
Insurance Covers	
Card Protection Insurance	9.54
Personal Accident Cover Insurance	
Accidental Hospital Cash Back	
Young Professional Current Account	
Monthly Maintenance	10.60
Insurance Covers	
Card Protection Insurance	11.83
Personal Accident Cover Insurance	
Accidental Hospital Cash Back	
Overdrafts	
Authorised facility arrangement	1.3680% of facility Minimum: 456.00 Maximum 4,560
Un-utilised Overdraft facility	Free
Excess Availment	171.00
Unauthorised facility	Prevailing rate+5%
Renewal of Facility	1.254% of facility Minimum: 456.00 Maximum 4,560
Term Deposits/Fixed Deposits Minimum: P1,000.00	
Charge for breaking a term deposit	250.00 + (1.06% of principal /365) * days-on-book
Paid-Up-Deposit Minimum: P200.00	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months interest in lieu of notice
Redemption Fee	171.00
Maintenance fee	Free
Subscription Deposit Minimum: P200.00	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months interest in lieu of notice
Redemption Fee	171.00
Maintenance fee	Free
Indefinite Deposit Minimum: P1 Million	
Charge for breaking a term deposit	Six Months Notice or forfeiture of 6 months interest in lieu of notice
Redemption Fee	171.00
Maintenance fee	Free
Lerako A: Minimum P25,000.00	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months interest in lieu of notice
Redemption Fee	171.00
Maintenance Fee	Free
Lerako B: Minimum P25,000.00 (Negotiated Lerako A)	
Charge For Breaking A Term Deposit	Three Months Notice Or Forfeiture Of 3 Months Interest In Lieu Of Notice
Redemption Fee	171.00
Maintenance Fee	Free
Fixed Term Savings Minimum: P1,000.00	
Charge For Breaking A Term Deposit	Three Months Notice Or Forfeiture Of 3 Months Interest In Lieu Of Notice
Redemption Fee	171.00
Maintenance Fee	Free

Tariff	Approved Fee VAT Inclusive
Savings Accounts	
Letsibogo Savings Account: Minimum Balance Of P0.00	
First Withdrawal In 3 Months	Free
Subsequent Withdrawals Within 3 Months	60.42
Maintenance Fee	Free
Ordinary Savings Account: Minimum Balance Of P100.00	
Monthly Maintenance Fee	45.60
Tlamelelo Mortgage Savings Account: Minimum Balance Of P250.00	
Withdrawals Before Maturity	Three Months Notice Or Forfeiture Of 3 Months In Lieu Of Notice
Redemption Processing Fee	114.00
Maintenance Fee	Free
Special Savings Account: Minimum Balance Of P500	
First Two Withdrawals/Month	Free
Subsequent Withdrawals	60.42
Monthly Maintenance Fee	45.60
Foreign Currency Product Suite	
Current Account Foreign Currency (FCY) ZAR, USD, EUR, GBP	
Account Maintenance Fee	ZAR 8.00 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 EURO 2.40 GBP: 2.00
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	ZAR 324.11, USD29.49, GBP17.69, EUR29.97 Plus (1.06% Of Principal/365) *Days On Book)
Over-The-Counter Transactions/Services For CASA	
Over The Counter Cash Deposit	1.14% Of The Deposit Amount For Amounts Above P102.81 Maximum: P570.00
Coin Deposits Over P200.00	1.14% Of The Deposit Amount. Minimum P11.40 Maximum: P570.00
Over-The-Counter-Cash Withdrawal	9.39
Stamping Of Digital Statetement	11.86
Account Confirmation Letter	11.40
Statements	
E-Statement	Free
Interim Bank Statements: Current Month	22.80
Copies Of Old Statements Older Than 3 Months	22.80
Advances/Loans	
Ntshagetsa Secured Short-Term Loans	
Loan Administration Fee	Loans Below P100,000: 1.425% Loan Amount Minimum: P224.00 Loans 100,001 And Above: 1.14% Of Loan Amount Maximum: P10,000.00
Settlement Balance Letter	45.60
Early Repayment Penalty	45 Days Notice Or 30 Days Interest In Lieu Of Notice
Ipechetse Personal Loan	
Loan Administration Fee	1.254% Min: P356.25 Maximum P6,270.00
Settlement Balance Letter	45.60
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, Minimum P5,700.00 Maximum: P22,800.00
Commitment Fee	2.28% Of Any Undisbursed Amount Per Annum
Ordinary Loans	
Loan Administration Fee	1.24% Of Loan, 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	48.34
Involuntary Switch (Scheme To Public)	Free
Voluntary Switch (Public To Scheme Or Vice Versa)	Free
Reconsideration Fee	1.425% Of The Loan Amount Minimum: P2,280.00 Maximum: P22,800.00
Interim Interest Follow-Up	Free
Settlement Balance Letter	48.34
Freehold Land Facility	
Loan Administration Fee	1.425% Of Loan, Minimum: P2,280.00 Maximum: P22,800.00
Financial Reference Letter	48.34
Settlement Balance Letter	48.34
Commitment Fee	2.06% 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	57.00
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 (Outgoing)	0.399% Minimum: P87.78 Maximum: P399.00
International Swift Bank Transfers (Incoming)	0.3306% Minimum:P70.00 Maximum: P320.00
Direct Debits/ Standing Orders	
Direct Debit Initiation/Amendment/Cancellation	12.54
Standing Order Initiation/Amendment/Cancellation	12.54
Foreign Exchange Charges	
Foreign Currency Cash Withdrawal	3.42% Minimum: P40
Foreign Currency Cash Deposit	3.42% Minimum: P40
Sale Of Foreign Notes	3.42% Minimum: P40
Penalty Charges	
Declined Pos Transaction Due To Lack Of Funds	5.70
Debit Order Unpaid: Loan Accounts	570.00
Debit Order Unpaid: Other Accounts	262.20
Penalty Interest On Loan Products	Prevailing Interest +5%
Account Services	
Investigations On Transactions	Free
Stop Payment Instruction	570.00
Special Power Of Attonery	60.42
Footage Retrieval	Free
Retrieval Of Vouchers	114.00
Change Of Surname	Free
Change Of Signatories	57.00
Mandate Retrieval	Free
Mandate Replacement	228.00
ITC	
Individual	110.06
CRB Fees	
Individual	41.40
Deed Search	595.65