



Tariff Guide 2023

Effective 09 May 2023

ACCESSIBILITY FACILITATION CHARGES	
ATM Charges – Individuals (Debit Card)	
ATM cash withdrawals:	
ATM cash withdrawal (Own ATM)	P3.89
ATM cash withdrawal (other bank's ATM)	P7.09
ATM cash withdrawal (international banks)	P32.00
Mini Statement at ATM	P0.00
Additional card issued - Classic	P81.23
Additional card issued - Gold	P104.44
Additional card issued - Platinum	P114.00
Lost ATM card replacement - Classic	P81.23
Lost ATM card replacement - Gold	P104.44
Lost ATM card replacement - Platinum	P114.00
Disputed Transaction	P174.06
Online Transaction	P1.14

Point of Sales Machines	
POS: Local	P1.14
POS: International	P5.70
Internet Banking Systems	
Installation	Free
Re-installation	Free
Monthly fee per user	Free
Local Transfers:	
To own account within the same bank	P1.71
To own account in other banks	P3.42
To third party accounts within bank	P2.85
To third party accounts in other banks	P3.42

International Transfers:	
To own account	0.25% of transfer amount Minimum: P79.80 Maximum P342.00
To other banks	0.25% of transfer amount Minimum: P79.80 Maximum P342.00
Internet Banking:	
Utility bill payment	P2.85
Account transfers: Same Bank	P1.71
Account transfers: Local Bank	P2.85
Account transfers: International Bank	P3.42
Cellphone Banking	
Subscription	Free
Transfer between own accounts:	Free
At other banks	P3.42
Payment to third party accounts	P2.85
Buy pre-paid airtime	Free
Buy electricity	P2.85
Check the balance on a single account	Free
Check the balance on all own accounts	Free
Make payments-Utilities/bills	Free

Investment/intermediation Charges	
n/a	n/a
Term Deposits (3 - 12months)	
Charge for breaking a term deposit	Interest Forfeiture
Paid-Up-Deposit	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months in lieu of notice
Redemption Fee	P171.00
Subscription Deposit	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months in lieu of notice
Redemption Fee	P171.00
Indefinite Deposit	
Charge for breaking a term deposit	Three Months Notice or forfeiture of 3 months in lieu of notice
Redemption Fee	P171.00

Savings Accounts	
Minimum Balance of P0.00 : Letsibogo Savings Account	
Subsequent withdrawals	P60.42
Minimum Balance of P100 : Ordinary Savings account	
Monthly maintenance fee	P45.60
Withdrawal fee (over-the-counter)	P8.46

Minimum Balance of P250: Tlamele Mortgage Savings Account	
Subsequent withdrawals	Three Months Notice or forfeiture of 3 months in lieu of notice
Processing Fee	P114.00
Minimum Balance of P500 : Special Savings Account	
Monthly maintenance fee	P45.60
Withdrawal fee (over-the-counter)	P8.46
Subsequent withdrawals	P60.42

Deposits	
Over the counter cash deposit at own bank	1% of the deposit amount for amounts above P102.81 Maximum: P570.00
Coin Deposits	1% of the deposit amount. Minimum P11.40 Maximum: P570.00
Bulk Deposit Charge	Free

General Personal Accounts	
Interim bank statements	P22.80
Copies of old statements	P22.80
Over-the-counter-cash withdrawal	P8.46
Over-the-counter cash deposit	1% of the deposit amount for amounts above P102.81 Maximum: P570.00
Transaction fee/cheque service	P34.20

Advances/Loans	
Personal Loans:	
Application	Free
Processing/Arrangement	1.10% Min: P356.25 Maximum P8,778.00
Settlement Balance letter	P40.71
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice

Home Loans:	
Processing/Arrangement	1.25% 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% +VAT of the undispersed loan amount
Settlement Balance Letter	P40.71
Commercial mortgage Loans:	
Processing/Arrangement	1.25% of loan amount Minimum: P5,700.00 Maximum: P28,500.00
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
Commitment fee	2% +VAT of the undispersed loan amount
Settlement Balance Letter	P40.71

TRADE FACILITATION CHARGES	
Property Guarantees:	
Establishment fee	1% of the cession amount/annum. Minimum P376.41 Maximum:P1,070.22
Copy of title deed	P57.00
Amendments	
Bonds:	
Performance/Tender Bonds	
Copy of bond request	P57.00

PAYMENTS AND CLEARING CHARGES	
Direct Debits	
Direct debit Initiation/Amendment	P12.30
Penalty charges	
Declined POS transaction due to lack of funds debit card	P5.37
Stoppage of payment	P570.00
Debit order unpaid: Loan Accounts	P570.00
Debit order unpaid: Other Accounts	P241.68

Account Services	
Investigations on transactions	P228.00
Stop payment instruction	P570.00
Special Power of Attonery	P60.42

BBS Bank Limited (registered number BW00001057162) is regulated by the Bank of Botswana. Terms and conditions apply. Tariff guide brochures are available in-branch upon request. Please note that fees are all VAT inclusive.

