

Effective : February 2025

TARIFF	VAT Inclusive
<b>Accessibility Facilitation Charges</b>	
<b>ATM Charges – Individuals (VISA Debit Card)</b>	
ATM cash withdrawal ( Own ATM)	P5.02
ATM cash withdrawal (other bank's ATM)	P9.35
ATM cash withdrawal (international banks)	P39.90
Mini Statement at ATM	Free
Additional card issued - Classic	P85.50
Additional card issued - Gold	P108.30
Additional card issued - Platinum	P119.70
Lost ATM card replacement - Classic	P85.50
Lost ATM card replacement - Gold	P108.30
Lost ATM card replacement - Platinum	P119.70
Disputed Transaction	Free
Online Purchases	P1.37
<b>External Point of Sales Machines</b>	
POS: Local	P3.42
POS: International	P7.21
<b>Internet and Mobile App</b>	
Registration	Free
Balance Enquiry	Free
Mini-Statement	Free
Statement Request	Free
Funds Transfer: Between own accounts	P2.28
Funds Transfer: to 3rd party within Bank	P3.99
International Funds Transfer	0.285% of transfer amount Min: P79.80 Max: P342.00
Domestic Funds Transfer: Transfer to Other Banks	P5.09
Purchase Pre-paid Electricity	P3.99
Utility Payments (DSTV and others)	P3.99
Airtime Top-up	P0.57
Scheduled Payments (Establishment and Amendment)	Free
Standing Instruction (Establishment and Amendment)	Free
<b>Cellphone Banking (USSD)</b>	
Registration	Free
Balance Enquiry	Free
Mini-Statement	Free
Funds Transfer: Between own accounts	P2.28
Funds Transfer: to 3rd party within Bank	P3.99
Domestic Funds Transfer	P5.09
Purchase Pre-paid Electricity	P3.99
Airtime Top-up	P0.57
Utility Payments (DSTV and others)	P3.99
SMS Alert	Free
<b>Wire Waya USSD, Internet and Mobile App</b>	
Cardless Withdrawal	P7.98
Cardless Money Voucher	P11.40
Transfer between own accounts	P2.28
<b>Lebotha Wallet(USSD, Internet,App)</b>	
Airtime Top up	P0.57
Wallet to BBS account	P3.04
BBS Account to Wallet	P3.66
Wallet to Wallet	P3.66
Bill Payments	P3.99
Electricity Purchase	P3.99
Deposit into BBS Wallet	0.57 per P100.00
Wallet to Non-BBS account	P10.00
<b>Mobile Money(USSD, Internet,App)</b>	
Mobile Money B2W	P10.26
<b>Retail Current Accounts: Platinum Current Account</b>	
Maintenance fee	P228.00
<b>Retail Current Accounts: Gold Current Account</b>	
Maintenance fee	P136.80
<b>Retail Current Accounts: Classic Current Account</b>	
Maintenance fee	P102.60
<b>Overdrafts:</b>	
Authorised facility arrangement	1.368% of facility Minimum: P456 Maximum P4,560
Un-utilised Overdraft facility	Free
Excess Availment	P171.00
Unauthorised facility	Prevailing rate+5%
Renewal of Facility	1.254% of facility Minimum: P456 Maximum P4,560
<b>Term Deposits/Fixed Deposits Minimum: P1,000</b>	
Charge for breaking a term deposit	Interest Forfeiture
<b>Paid-Up-Deposit Minimum: P200</b>	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Subscription Deposit Minimum: P200</b>	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Indefinite Deposit Minimum: P1 Million</b>	
Charge for breaking a term deposit	Six (6) Months Notice or forfeiture of Six (6) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Lerako A: Minimum P25,000.00</b>	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Lerako B: Negotiated Lerako</b>	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Fixed Term Deposit Minimum: P1,000</b>	
Charge for breaking a term deposit	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Fee	P171.00
Maintenance fee	Free
<b>Junior Current Account</b>	
Monthly Maintenance	P8.32
Insurance Cover	P9.54
Total monthly fee	P17.86
<b>Young Professional Current Account</b>	
Monthly Maintenance	P10.60
Insurance Cover	P11.83
Total monthly fee	P22.43

TARIFF	VAT Inclusive
<b>Savings Accounts</b>	
<b>Letsibogo Savings Account: Minimum Balance of P0.00</b>	
First Withdrawal in 3 months	Free
Subsequent withdrawals within 3 months	P60.42
Maintenance fee	Free
<b>Ordinary Savings account: Minimum Balance of P100.00</b>	
Maintenance fee	P45.60
Over-the-counter-cash withdrawal	P9.12
<b>Tlamele Mortgage Savings Account: Minimum Balance of P250.00</b>	
Withdrawals before maturity	Three (3) Months Notice or forfeiture of three (3) months interest in lieu of notice
Redemption Processing Fee	P114.00
Maintenance fee	Free
<b>Special Savings Account: Minimum Balance of P500.00</b>	
First two withdrawal/month	Free
Subsequent withdrawals	P60.42
Monthly maintenance fee	P45.60
<b>Over-The-Counter Cash Deposits</b>	
Over the counter cash deposit	1.14% of the deposit amount for amounts above P102.81 Maximum: P570.00
Coin Deposits	1.14% of the deposit amount Minimum P11.40 Maximum: P570.00
<b>General Personal Accounts</b>	
Interim bank statements/Current month	P22.80
Copies of old statements/Older than 3 months	P22.80
Over-the-counter-cash withdrawal	P9.12
Over-the-counter cash deposit	1.14% of the deposit amount for amounts above P102.81 Minimum: P10.00 Maximum: P570.00
<b>Advances/Loans</b>	
<b>Ntshagetsa Secured Short-Term Loans</b>	
Loan Administration Fee	Loans below P100,000: 1.425% of loan amount Minimum: P224.00 Loans P100,001 and above: 1.14% of loan amount maximum P10,000.00
Settlement Balance letter	P45.60
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
<b>Ipechetse Personal Loan</b>	
Loan Administration Fee	1.254% of loan amount Minimum: P356.25 Maximum P6,270.00
Settlement Balance letter	P45.60
Early repayment penalty	45 days Notice or 30 days interest in lieu of notice
<b>Home Loans</b>	
<b>Building loan facility</b>	
Loan Administration Fee	1.24% of loan amount + . Minimum P5,700.00 Maximum: P22,800.00
Commitment fee	2.28% of any undisbursed amount per annum
<b>Retail Mortgages</b>	
Loan Administration Fee	1.24% of loan amount + VAT, 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	P48.34
Involuntary Switch (Scheme to Public)	Free
Voluntary Switch (Public to Scheme)	Free
Reconsideration Fee	1.425% of the loan + Minimum: P2,280.00 Maximum: P22,800.00
Interim Interest Follow-up	Free
Settlement Balance letter	P48.34
<b>Freehold land facility</b>	
Loan Administration Fee	1.425% of loan amount Minimum: P2,280.00 Maximum: P22,800.00
Financial Reference Letter	P48.34
Settlement Balance letter	P48.34
Commitment fee	2.0% of any undisbursed amount per annum
<b>Cessions/Bonds</b>	
Establishment fee	1.14% of the cession amount/annum Minimum P376.41 Maximum: P1,070.22
Copy of title deed	P57.00
<b>PAYMENT AND CLEARING CHARGES</b>	
<b>Direct Debits/ Standing Orders</b>	
Direct debit Initiation/Amendment/Cancellation	P12.54
Standing order Initiation/Amendment/Cancellation	P12.54
Over the counter: Electronic Funds Transfer	P62.70
Real Time Gross Settlement-RTGS-Local SWIFT (outgoing)	0.3306% Minimum: P102.72 Maximum: P366.90
<b>Foreign Exchange Charges</b>	
International SWIFT Bank Transfer (Outgoing)	0.3306% Minimum: P70.00 Maximum: P320.00
International SWIFT Bank Transfer (Inward)	0.399% Minimum: P87.78 Maximum: P399.00
Foreign Currency Cash Withdrawal	3.42% Minimum: P40.00
Foreign Currency Cash Deposits	3.42% Minimum: P40.00
Sale of Foreign Notes	3.42% Minimum: P40.00
<b>Penalty charges</b>	
Declined POS transaction due to lack of funds debit card	P5.70
Stoppage of payment	P570.00
Debit order unpaid: <b>Loan Accounts</b>	P570.00
Debit order unpaid: <b>Other Accounts</b>	P262.20
<b>Account Services</b>	
Investigations on transactions	Free
Stop payment instruction	P570.00
Special Power of Attorney	P60.42
Footage Retrieval	Free
Retrieval of Vouchers	P114.00
Change of Surname	P22.80
Change of Signatories	P57.00
Mandate Retrieval	Free
Mandate Replacement	P228.00

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.