



Bank SBI Botswana Ltd

Revised Tariff Guide for Bank Services from March 2017

TARIFF

Internet Banking Systems	
Installation	FREE
Re-installation	P100.00
Monthly fee per user	FREE
Local Transfers:	
To own account within the same bank	FREE
To own account in other banks	P10.00
To third party accounts within bank	P10.00
To third party accounts in other banks	P10.00
International Transfers:	
To own account	P100 +SWIFT CHARGES
To third party account within the bank	P9.30+SWIFT CHARGES
To other banks	P19.25+ SWIFT CHARGES
E-mail Payment Notification	P100.00 per month
Other***	
Internet Banking:	
Sign-up/registration	FREE
Balance enquiry single account	FREE
balance enquiry multiple account	FREE
Statement request	FREE
Cheque book request	FREE
Utility bill payment	P3.40/TRANSACTION
Account transfers	P3.40/TRANSACTION
Credit card payments	P3.40/TRANSACTION
Outward telegraphic transfers	P100
Other***	
Investment/Intermediation Charges	
Term Deposits (less than 3 months)	
Charge for breaking a term deposit	1% MIN P200, MAX P250
Term Deposits (3-6 months)	
Charge for breaking a term deposit	1% MIN P 200, MAX P250
Term deposits (7-9 months)	
Charge for breaking a term deposit	1% MIN P200,MAX P250
Term deposits (10-12 months)	
Charge for breaking a term deposit	1% MIN P200, MAX P250
Term deposits (13-15 months)	
Charge for breaking a term deposit	1% MIN P200, MAX P250
Term deposits (16-18months)	
Charge for breaking a term deposit	1% MIN P200 , MAX P250
Term deposits (18 months and above)	
Charge for breaking a term deposit	1% MIN P200 , MAX P250
Savings Accounts	
Minimum Balance of P501 and above	
Monthly maintenance fee	FREE
Withdrawal fee (over-the-counter)	0.4% MIN P25 MAX P50
Subsequent withdrawals	0.4% MIN P10 MAX P110
Violation of minimum balance	P25.88/ QUARTER
Activation of dormant account	NIL
Deposits	
Over-the-counter-cheque deposits	FREE
Over-the-counter deposit-other banks cheques	FREE
over the counter cash deposit at own bank	0.4% MIN P25 MAX P1000
over the counter cash deposit to other bank	0.4% MIN P25 MAX P100
Foreign Currency Accounts- Personal	
Monthly Maintenance	FREE
Violation of minimum balance	P25/QUARTER
Monthly bank statements	FREE
Interim bank statements	P15.53/QUATER
Copies of old bank statements	P25 PER STATEMENT
Over- the-counter cash withdrawal	0.4% MIN P15 MAX P250
Over-the-counter cash deposit	0.4% MIN P10.35 MAX P250
Over-the-counter cheque deposits	FREE
Amendments (incoming SWIFT transfers)	P100
Amendments (outgoing SWIFT transfers)	P100
Foreign Currency Accounts- Business	
Monthly Maintenance	FREE
Violation of minimum balance	P100/QUARTER
Monthly bank statements	FREE
Interim bank statements	P15.53/STATEMENT
Copies of old bank statements	P25/STATEMENT
Over- the-counter cash withdrawal	0.4% MIN P15 MAX P250
Over-the-counter cash deposit	0.4% MIN P25 MAX P250
Over-the-counter cheque deposits	FREE
Amendments (incoming SWIFT transfers)	P103.50
Amendments (outgoing SWIFT transfers)	P103.50
General Business Accounts	
Monthly Maintenance	FREE
Monthly bank statements	FREE
Weekly bank statements	P20.70/MONTH
Daily bank statements	P62.10/MONTH
Interim bank statements	P5.18/STATEMENT
Copies of old bank statements	P15.53/STATEMENT
Copies of deposit slips	P31.05/SLIP
Over- the-counter cash withdrawal	0.4% MIN P25 MAX P50
Over-the-counter cash deposit	0.4% MIN P25 MAX P100
Over-the-counter cheque encashment	0.4% MIN P3 MAX P50
Over-the-counter cheque deposit	FREE
Referral fees (calling customer to normalise excess)	P25.88
Balance enquiry	FREE

TARIFF

Stop payment	P51.75
Incomplete deposit slip	P25.88
Internal debit order	FREE
External debit order	P30
Closing of account	P0.00
Auditor's information charge	P155.25
Bulk deposit charge	0.4% MIN P25 MAX P1000
General Personal Accounts	
Monthly maintenance	FREE
Monthly bank statement	FREE
Weekly bank statements	P5.18 per WEEK
Daily bank statements	P2/DAY
Interim bank statements	P5.18/STATEMENT
Copies of old statements	P25/STATEMENT
Copies of deposit slips	P31.05/SLIP
Over-the-counter-cash withdrawal	0.4% MIN P25 MAX P50
Over-the-counter cash deposit	0.4% MIN P25 MAX P1000
Referral fees (calling a customer to normalise excess)	P25.88
Exchange of notes/coins over-the-counter(Non- BG customer)	P25
Transaction fee/cheque service	FREE
Balance enquiry over-the-counter	FREE
Closing of account	P0.00
Incomplete deposit slip	P10.35
Cheque encashment	0.4% MIN P3 MAX P50
Stop payment	P51.75
Advances/Loans	
Personal Loans:	
- Processing/Arrangement	1% of Loan Amount Max P3105.00
- Early repayment penalty	Nil if 45 days notice is given by customer 1 month Interest if notice not given by customer
Vehicle and asset finance:	
- Processing/Arrangement	1% of Loan Amount Max P10350.00
Early repayment penalty	Nil if 45 days notice is given by customer 1 month Interest if notice not given by customer
Home Loans:	
- Processing/Arrangement	1% MIN P1000 MAX P15525
Early repayment penalty	Nil if 45 days notice is given by customer 1 month Interest if notice not given by customer
Commercial building Loans:	
- Processing/Arrangement	1% MIN P1000 MAX P15525
Early repayment penalty	Nil if 45 days notice is given by customer 1 month Interest if notice not given by customer
Overdrafts:	
- Authorised facility arrangement	1% MIN P650 MAX P15000
Excess Availment	PRIME +5%
Unauthorised facility	PRIME +10%
Renewal of Facility	1% MIN P100 MAX P10000
Commitment Charges	0.50% of unutilised portion of limit per quarter, if average utilisation per quarter is less than 50%
ITC enquiry	P38/ENQUIRY
(c) TRADE FACILITATION CHARGES	
Foreign Exchange Charges	
Local SWIFT bank transfer	0.2% MIN P75 MAX P150
International SWIFT bank transfer	0.25% MIN P100 MAX P207
Purchase of foreign notes	3% MIN P20 MAX P250
Sale of foreign notes	3% MIN P20 MAX P340
Purchase of foreign draft	2%MINP50 MAX P200
Sale of foreign draft	MIN P60 , MAX P200
Bills negotiated and returned unpaid	MIN P67.28 MAX P300
Foreign draft	P200
Foreign cheque	P200
Transfer to accounts at other local banks	P31.05
Transfer to accounts at foreign banks	0.15% MIN P46.37 MAX P200 + SWIFT CHARGES
Telegraphic transfer	0.30% MIN P46.37 MAX P207+ SWIFT Charges
Real Time Gross Settlement	P31.05
Draft replacement	P100
Draft and mail transfer	P54.86
Inward SWIFT bank transfer	P100
Draft request to stop	P100
SWIFT cable cost	P100
Letters of Credit (inward - exports)	
Advising commission	P207
Confirming commission	0.25% /QUARTER MIN P155.25
Negotiation of documents	0.25% /QUARTER MIN P207
Amendments (other than extensions)	0.25% /QUARTER MIN P258.75
Cancellation	0.25% /QUARTER MIN P207
Extension of tenure	0.25% /QUARTER MIN P258.75
Document examination	P207
Letters of Credit (outwards - import)	
Establishment of letter of credit	0.25% /QUARTER MIN P258.75
Standard letter of credit	0.25% /QUARTER MIN P258.75
special letter of credit	0.25% /QUARTER MIN P258.75
SWIFT cost on establishment	MIN P100 MAX P300
Extension or renewal of letter of credit	0.25% /QUARTER MIN P258.75
Increase of amount of letter of credit	0.25% /QUARTER MIN P258.75

TARIFF

Drawing commission on letter of credit	0.25%/QUARTER MIN P66.10 MAX P1000
Amendment of letter of credit	0.25% /QUARTER MIN P258.75
Couriering of documents	ACTUAL CHARGES
Revolving and standby letter of credit	0.25% /QUARTER MIN P258.75
Cancellation of letter of credit	P250
Foreign Bills (Collection Charges)	
Outward collection Handling:	
Documentary bills	0.25%/QUARTER MIN P200 MAX P1000
Clean bills	0.25%/QUARTER MIN P200 MAX P350
Inward collection handling:	
Documentary bills	0.25%/QUARTER MIN P250 MAX P1000
Clean bills	0.25%/QUARTER MIN P100 MAX P350
Extention after maturity	P250
Cable Charges	MIN P100 MAX P300
Availing of a bill	P100
Bonds/guarantees/Indemnities	
Guarantees:	
Shipping Guarantees (bill of lading Indemnities)	
Establishment	0.25% /QUARTER MIN P207
Quarterly commission	0.25% /QUARTER MIN P113.85
Increase of amounts	0.25% /QUARTER MIN P161.82
Extension of tenure	0.25% /QUARTER MIN P161.82
Property Guarantees:	
Establishment fee	0.25% /QUARTER MIN P207
Subsequent	0.25% /QUARTER MIN P200
Commission on guarantee	0.25% /QUARTER MIN P112.97
Assessment fee	0.25% /QUARTER MIN P207
Other Guarantees:	
Establishment fee	0.25% /QUARTER MIN P207
Amendments	
Bonds:	
Performance/Tender Bonds	
Establishment:	
For bank customers	0.25%/QUARTER MIN P207
For non-bank customers	0.25% /QUARTER OF PART THEREOF MIN P200 MAX P500
Quarterly commission	0.25%/QUARTER MIN P113.85
PAYMENT AND CLEARING CHARGES	
Cheque-Books/Forms:	
Standard cheque book:	
20 – 50 pages	ACTUAL PRINTING COST
51-100 pages	ACTUAL PRINTING COST
Special cheque book:	
20-50 pages	ACTUAL PRINTING COST
51-100 pages	ACTUAL PRINTING COST
Vetting of privately printed cheques	
Issue of bank cheque-per cheque leaf:	
Issue to customer	P51.75
Issue to non-customer	P51.75
Issue of Bank Cheque - Per Cheque Leaf	
Issued to Customer	P 51.75
Issue to Non-Customer	P 51.75
Deposit-Book	
- 20 – 50 pages	P20
51-100 pages	P50
101 and above	NIL
Stop Orders	
Stop order within bank (own accounts)	FREE
Stop order within bank (third party accounts)	P15
Stop order within bank (loan repayment)	P15
Stop order to other banks (International)	P130.60
Direct debit	P10
Stop order dishonoured: insufficient funds	P100
Penalty charges	
Declined POS transaction due to lack of funds debit card	
Stoppage of payment	P82.80
Cheque dishonored due to lack of funds	P51.75
Debit order unpaid	P51.75
Post-dated cheques	P25
Excess item fee	P103.50
Account Services	
Investigations on transactions	
Certificate of Balance:	P51.75
Audit confirmation	P103.50
Certificate covering interest paid	P25.88
Balance of account only	P25.88
Full bank history report	P36.23
Stop payment instruction	P51.75
Real Time Payments and Collections	P51.75
Other Services	
Fax:	
Local	P30/PAGE
International	P50/PAGE
Photocopying of documents	P5/PAGE
Courier services	ACTUAL CHARGE
Safe custody:	
Envelope	P30/ QUATER
Small box	P100/ QUATER
Medium-sized box	P111.00/QUARTER
Large Box	P160.84/QUARTER
Access to custodial service	P35/VISIT

ALL prices are exclusive of VAT (12%)