

Tariff Review - 14% VAT Implementation 1st April 2021

Commercial Banking

BancABC
part of



| TARIFF | New Charge *(BWP) |
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| Corporate General | |
| General services | |
| Auditors Report | 210.09 |
| Auditors information provided | 305.36 |
| Certificate of Balance | 26.43 |
| Certificate covering Interest | 55.98 |
| Maintenance fee | 90.85 |
| Maintenance fee (Bundled Fee) | 305.36 |
| Activity Fee/ transaction fee | 11.40 |
| Sweeping Charge | 5.25 |
| Salary processing Bulk upload -own bank | 3.16 |
| Salary processing Bulk upload -other bank | 3.16 |
| Bulk Collections (per item) | 3.16 |
| Referral fees (call to normalise account) | 15.57 |
| Account confirmation letter | 20.36 |
| Additional debit card | 71.25 |
| Fax local | 14.42 |
| Fax international | 14.42 |
| Excess item fee (unauthorised O/D) | 254.46 |
| Branch transactions | |
| Cash | |
| Cash deposits | 0.46% if > P2 000 |
| Cash withdrawals | 0.41% min P21.93 |
| Electronic Funds Transfer | |
| Own accounts transfers | 3.56 |
| Intra Bank a/c transfers | 3.56 |
| Domestic account transfers | 82.57 |
| Outward RTGS | 0.25% min P75.93max P335.89 |
| Enquiries | |
| Basic Balance Enquiry | 6.51 |
| Daily Bank Statement | 61.07 |
| Weekly Bank Statement | 25.45 |
| Fortnightly Bank Statement | 15.27 |
| Interim Bank Statement | 7.79 |
| Current Monthly statement | 0.00 |
| Additional Statement/ Confirmations | 61.07 |
| Monthly Bank Statement | 0.00 |
| MT950/940/910/900 | |
| Copies of old statements (per month) < 6months | P10,17 per page |
| Copies of old statements (per page) > 6months | 31.51 |
| Copies of old statements (per page) > 12months | 31.51 |
| Copies of deposit slips (less than 6 months) | 30.54 |
| Copies of deposit slips (more than 6 months) | 30.54 |
| Copies of deposit slips (more than 12 months) | 305.36 |
| ATM transactions | |
| Own ATM transactions | |
| Cash deposits | 0,46%min P50,89 max P508,93 |
| Cash withdrawals - Own | 3.05 |
| Declined cash withdrawal -Own | 2.04 |
| Basic balance enquiry-Own | 1.53 |
| Domestic ATM transactions | |
| Cash withdrawals-Domestic | 6.11 |
| Balance enquiry-Domestic | 3.31 |

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| International ATM transactions | |
| Cash withdrawals-International | 27.20 |
| Balance enquiry-International | 1.68 |
| International Cards on own ATM | |
| Cash withdrawals-International | 33.59 |
| Balance enquiry-International | 1.91 |
| Internet banking | |
| Setup | 210.09 |
| Monthly fee | 203.57 |
| Zone 1 (0-200km) | 152.68 |
| Zone 2 (201-500km) | 508.93 |
| Zone 3 (501km & above) | 712.50 |
| Retraining | 157.56 |
| Electronic Funds Transfer | |
| Own accounts transfers | 1.53 |
| Intra Bank a/c transfers | 5.09 |
| Domestic account transfers | 4.07 |
| Outward RTGS | 0.25% min P75.93max P335.89 |
| Pay Bill (e.g. DSTV,BPC etc) | 3.63 |
| Notifications | |
| Email notification of payment | 0.27 |
| SMS notification of payment | 0.27 |
| FAX notification of payment | 14.42 |
| Cheques | |
| Cheque deposit | 3.05 |
| Cheque encashment | 21.64 |
| Order cheque book | 30.67 |
| Vetting of private cheques | 132.32 |
| Issue Bank cheque - bank customer | 47.27 |
| Issue Bank cheque - other-bank customer | 63.03 |
| Stop payment | 111.96 |
| Dishonoured cheque | 254.46 |
| Post-dated cheque | 254.46 |
| Stop / Debit orders | |
| Own bank debit order | 6.11 |
| Other bank debit order | 87.03 |
| Unpaid stop order | 254.46 |
| Unpaid debit order | 254.46 |
| Own bank stop order | 5.09 |
| Point of Sales Machines | |
| Rentals | 132.32 |
| Merchant discount | 3.06%-5.08% |
| COMMERCIAL PREPAID CARDS | |
| CASH CARD-BWP | |
| Card Issuance fee | 52.67 |
| Monthly maintenance fee | 2.05 |
| Replacement card (Lost, Stolen,Renewal) | 59.80 |
| Prepaid Card Statement | 10.17 |
| Minimum balance | 50.89 |
| Travel card - in ZAR, USD, EUR or GBP | |
| Card Issuance fee | 88.22 |
| Monthly maintenance fee | 2.05 |
| Replacement card (Lost, Stolen,Renewal) | 59.81 |
| Minimum balance | 52.52 |
| Prepaid Card Statement | 101.79 |
| Commercial Current accounts | |
| Business Banking Current Account | |
| SME starter | |
| Monthly Maintenance | 33.50 |
| Additional debit card | 64.17 |
| Replacement card (Lost, Stolen,Renewal) | 57.95 |
| Debit card- first issue | 0.00 |

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| SME current account | |
| Monthly Maintenance | 78.35 |
| Additional debit card | 64.17 |
| Replacement card (Lost, Stolen,Renewal) | 57.95 |
| Debit card- first issue | 0.00 |
| Institutional Current | |
| Monthly Maintenance | 78.35 |
| Additional debit card | 64.17 |
| Replacement card (Lost, Stolen,Renewal) | 58.96 |
| Debit card- first issue | 0.00 |
| Business Current Account | |
| Monthly Maintenance | 305.36 |
| Additional debit card | 64.17 |
| Replacement card (Lost, Stolen,Renewal) | 57.95 |
| Debit card- first issue | 0.00 |
| Investment/intermediation Charges | |
| FIXED DEPOSIT | |
| Minimum investment amount | 20,357.14 |
| Contract break (Early withdrawal) | 1.84% of interest, min P203.57 |
| Copy of confirmation of investment | 19.34 |
| CALL ACCOUNT | |
| Minimum investment amount | 10,178.57 |
| Violation of minimum balance | No interest |
| Interim bank statement | 6.79 |
| Advances/Loans | |
| Vehicle and Asset Finance - Commercial Banking | |
| Processing/Arrangement | 1.01%, min P604.20 max P76,339.29 |
| Settlement letter | 25.45 |
| Early repayment penalty | As per central bank policy |
| CRB enquiry | 15.27 |
| ITC enquiry | 50.89 |
| Gaborone collections | 234.11 |
| Out of town collections | 409.69 |
| Gaborone repossessions | 702.32 |
| Out of town repossessions | 1078.93 |
| Legal fees | |
| Repossession release | 234.11 |
| Handling fee for sold repossession | 666.03 |
| Storage and insurance | 269.22 |
| Change of ownership | 10.53 |
| Arrears letter | 10.53 |
| Cross-border deals | 2166.66 |
| Unpaid item | 292.63 |
| Business Term Loans | |
| Arrangement fee - authorised facility | 1.17%, min P676.70 |
| Annual management fee | 2.04% |
| Notice of Arrears | 52.52 |
| CRB enquiry | 15.27 |
| ITC enquiry | 50.89 |
| Renewal of facility | 1.15%, min P676.70 |
| Early repayment penalty | As per central bank policy |
| Overdrafts - Commercial | |
| Arrangement fee/ authorised facility | 1.07%, min P117.99 |
| Annual management fee | 1.01% |
| Notice of excess | 254.46 |
| CRB | 15.27 |
| ITC | 30.54 |
| Renewal of facility | 1.17%, min P676.70 |
| Early repayment penalty | As per central bank policy |
| Unutilised Overdraft | 0.00 |

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| INVOICE DISCOUNTING | |
| Arrangement Fee- authorised Facility | 1.17%, min P676.70 |
| CRB enquiry | 15.27 |
| ITC Enquiry | 30.54 |
| Renewal of Facility | 1.17%, min P676.70 |
| ORDER FINANCE | |
| Arrangement Fee- authorised Facility | 1.17%, min P676.70 |
| CRB enquiry | 15.27 |
| ITC Enquiry | 30.54 |
| Renewal of Facility | 1.17%, min P676.70 |
| Interest Charge | 0.00 |
| FOREIGN CURRENCY ACCOUNTS | |
| Amendments (incoming swift transfer) | 0.00 |
| Amendments (Outgoing swift transfer) | 0.00 |
| ZAR | ZAR 104,23 |
| USD | USD26.07 |
| GBP | GBP13.05 |
| EURO | EUR19.56 |
| Transfer to other banks by swift, telex or drafts & Travellers cheques per transaction | |
| South African Rand: | 0.25% |
| Minimum | ZAR52.42 |
| Maximum | ZAR366.43 |
| British Pound | 0.25% |
| Minimum | GBP5.29 |
| Maximum | GBP49.62 |
| United States Dollar | 0.25% |
| Minimum | USD10,69 |
| Maximum | USD62,06 |
| Euro | 0.25% |
| Minimum | EUR4,97 |
| Maximum | EUR43,4 |
| Foreign Currency Accounts | |
| Monthly maintenance | 30.54 |
| Monthly Bank statement | 0.00 |
| Interim Statement | 6.52 |
| Copies of old statement | 26.07 |
| Over the counter cash deposit | 3.05% |
| Over the counter cash withdrawal | 3.05% |
| Dormant Account Charges - Activation | |
| ZAR | R130.33 |
| GBP | GBP19,56 |
| USD | USD32,55 |
| EURO | EUR26,07 |
| Letters of Credit Inward (Inward -Exports) - Business & Corporate | |
| Establishment Fee (MINIMUM) | 0.52% min P52.67 & max 343.43 |
| Advising Commission | 107.24 |
| Confirming commission | 0,52% with Min P52.67 & max P559,82 |
| Amendments | 117.99 |
| Cancellation | 117.99 |
| Negotiation of Documents | 0.26% with Min P59,04 & max P559,82 |
| Extension of Tenure | 1.17% with Min P61,07 & max P559,82 |
| Swift cable Cost | 65.55 |
| Document courier (domestic) | Actual courier cost +handling Fee of P55.98 |
| Document courier (international) | Actual courier cost +handling Fee of P55.98 |
| Documents Checking | 0.35% of facility value Plus VAT |

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| Letters of Credit Outward (Business & Corporate) | |
| Establishment Fee | 1.17% min P61.07& max P559.82 |
| Extension or renewal | 1.17% min P61.07& max P559.82 |
| Increase amount | 1.17% min P61.07& max P559.82 |
| Drawing commission | 0.00 |
| Amendment | 117.99 |
| Cancellation | 117.99 |
| Document examination | Negotiable |
| Swift cable cost | 65.55 |
| Document courier (domestic) | Actual courier cost + handling Fee of P55.98 |
| Document courier (international) | Actual courier cost + handling Fee of P55.98 |
| Revolving and standby letter of credit | 1.17% min P61.07 & no max |
| Note: Overseas bank charges are for the accounts of the applicant. | |
| *All fees based on the Pula value of the exchange | |
| Bills for Collection | |
| Inward Bills | |
| Acknowledge bill swift | BWP101.79 flat fee |
| Payment commission | 0,56% of bill amount plus VAT |
| Swift payment messages | BWP101.79 per message |
| Outward Bills | |
| Document courier (domestic) | Actual courier cost + handling Fee of P55.98 |
| Document courier (international) | Actual courier cost + handling Fee of P55.98 |
| Payment commission | 0,56% of bill amount |
| Swift payment messages | BWP101.79 per message |
| BONDS /GUARANTEES/ INDEMNITIES | |
| TENDER BONDS | |
| Establishment | 0.64%, min P111.96 |
| Increase of amount/ Amendment | 0.64%, min P111.96 |
| Extension of tenure | 120.84 |
| Annual commission | 0.56%, min P96.50 |
| All other Guarantees | |
| Establishment | 0.64%, min P96.50 |
| Assessment Fee | 0.56%, min P96.50 |
| Extension of tenure | 117.99 |
| Annual commission | 0.56%, min P96.50 |
| Amendment | 1.17%, min P407.14 |
| PERFORMANCE BONDS | |
| Establishment | 1.15%, min P407.14 |
| Annual commission | 0.64%, min P132.32 |
| Extension of tenure | 117.99 |
| Increase of amount | 151.05 |
| Amendment | 279.18 |
| Copy of a bond request | 5.09 |
| Letter of intent | 101.79 |
| TRADE FACILITATION CHARGES | |
| Foreign Exchange - Business | |
| International Telegraphic Transfer (TT) - Outward | 0.51%, min P50.89, max P203.57 |
| International Telegraphic Transfer (TT) - Inward | 0.51%, min P50.89, max P203.57 |

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| Amendment - Telegraphic Transfer | 188.39 |
| Cancellation - Telegraphic Transfer & Drafts | 342.22 |
| SWIFT confirmation (Formal Letter Format) | 54.96 |
| SWIFT confirmation (copy/extract) within 1 week | 0.00 |
| SWIFT confirmation (copy/extract) 2 weeks - 3 months | 12.08 |
| SWIFT confirmation (3 months up) | 40.71 |
| Queries (International Payments) 0-3 months | 249.21 |
| Queries (International Payments) 3-6 months | 254.46 |
| Queries (International Payments) >6 months | 356.25 |
| Purchase of Foreign Notes | 2.54%, min P28.50 |
| Sale of Foreign notes | 2.54%, min P28.50 |
| Recall Funds | 224.19 |
| Drafts - Business | |
| Purchase of Foreign Draft | 1.15%, min P61.07, max P559.82 |
| Sale of Foreign draft | 1.17%, min P61.07, max P559.82 |
| Cancellation (TT Draft) | 342.22 |
| Request to stop draft | 254.46 |
| Foreign Bills (Collection Charges) - Business | |
| Outward Collection Handling | |
| Documentary bill | 1.17%, min P61.07, max P559.82 |
| Clean Bill | 1.17%, min P61.07, max P559.82 |
| Inward Collection Handling | |
| Documentary bill | 0.51%, min P235.98 |
| Clean Bill | 0.51%, min P235.98 |
| Extension after maturity | 241.68 |
| SWIFT cable charge | 65.55 |
| Document courier (domestic) | Actual courier cost + handling Fee of P55.98 |
| Document courier (international) | Actual courier cost + handling Fee of P55.98 |



Call a consultant +267 3993300 or visit your nearest Branch or Sales and Service Centre

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