

# Retail Tariff Guide

## Effective 1<sup>st</sup> April 2021



**BancABC**  
part of  
**atlasmara**

TARIFF	Charge (Pula)
<b>A) BANKING CHANNELS</b>	
<b>B) BRANCH BANKING</b>	
<b>Cash</b>	
Cash deposits	0.41% of deposit or Min P5.18 and Max. P580.18
Cash withdrawals	0.458% of withdrawal Min P22.32 and Max P580.18
<b>Electronic Funds Transfer</b>	
BancABC account transfers	12.21
Domestic account transfers	82.57
International account transfer	61.07
Outward RTGS	86.52
<b>Enquiries</b>	
Current month statement	Free
Statement (for first 3 months) per statement	10.17
Statement (4 months and more) per page	28.36
SMS notification of payment	0.27
Balance enquiry	7.17
Copies of deposit slips (less than 6 months)	26.26
Copies of deposit slips (more than 6 months)	31.51
<b>Cheques</b>	
Cheque deposit	Free
Cheque encashment	22.64
Order cheque book	35.27
Issue bank cheque - bank customer	38.73
Issue bank cheque - other - bank customer	63.03
Stop payment	70.01
Dishonoured cheque	156.84
Post-dated cheque	54.36
<b>Stop / Debit orders</b>	
Own bank debit order	6.32
Other bank debit order	84.97
Unpaid stop order	105.04
Unpaid debit order	157.30
Own accounts stop order	5.25
Own bank stop order	5.25
<b>iii) ASSISTED BANKING</b>	
<b>Point of Sale Purchase</b>	
POS transactional Fee (Domestic)	1.14
POS transactional Fee (International)	4.58
Declined POS Purchase (Insufficient funds)-Local	0.53
Declined POS Purchase (Insufficient funds)-International	0.53
<b>ATM Transactions</b>	
<b>Own ATM transactions</b>	
Cash deposits	0.356% if > P1000
Cash withdrawals- Own	1.90
Declined cash withdrawal-Own	Free
Basic balance enquiry-Own	0.63
Mini-statement-Own	Free
<b>Domestic ATM transactions</b>	
Cash withdrawals-Domestic	6.11
Balance enquiry-Domestic	3.42
Declined cash withdrawal-Domestic	4.03
<b>International ATM transactions</b>	
Cash withdrawals-International	27.20
Balance enquiry-International	6.02
Declined cash withdrawal-International	Free
<b>International Cards on own ATM</b>	
Cash withdrawal-International	31.72
Declined cash withdrawal-International	Free
Balance enquiry-International	4.00
<b>iii) DIGITAL BANKING (SARUMONEY)</b>	
<b>Internet Banking</b>	
<b>Electronic Funds Transfer</b>	
Own account transfers	1.06
Intra bank account transfers	2.64
Domestic account transfers	4.07
Airtime top-up	0.54
Pay bill (e.g. DSTV, BPC etc)	3.55
Outward RTGS	158.02
<b>Notifications</b>	
Email notification of payment	0.27
SMS notification of payment	0.27
FAX notification of payment	13.57

<b>Mobile Banking</b>	
<b>Electronic Funds Transfer</b>	
BancABC account transfers	2.64
Credit card payment	3.05
Domestic account transfers	2.72
Domestic Visa card transfers	2.72
International Visa card transfers	15.76
Airtime top-up fee	0.54
Bill Payment fee - BPC	3.68
Bill Payment fee - DSTV	3.68
<b>Notifications</b>	
SMS notification of payment (moved to general)	0.27
<b>Fast Cash</b>	
Transactional Fee (paid by Sender)	10.10
Minimum Amount to be Sent at Any One Time	50.00
Maximum Amount to be Sent at Any One Time	4000.00
Opening Account	Free
<b>B) BANKING PRODUCTS</b>	
<b>ii) CURRENT ACCOUNTS</b>	
<b>FRESH</b>	
PAY AS YOU TRANSACT : Monthly Maintenance Fee	5.77
Free debit card	
Free Funeral cover up to P4 000	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	35.30
Replacement card (lost, stolen, renewal)	59.80
<b>GOLD</b>	
BUNDLED PRICING OPTION:	80.94
Free funeral cover up to P5 000	
Unlimited BancABC branch cash deposits	
1 free monthly statement electronic	
Free BancABC ATM cash deposits	
3 Free BancABC ATM cash withdrawals	
4 Free BancABC ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 3 POS purchases free)	
<b>Internet banking transactions</b>	
Own/BancABC card/account transfers (First 2 Free Transactions)	
Internet banking own/BancABC card/account transfers (First 2 Free Transactions)	
Mobile banking own/BancABC card/account transfers	
SMS Notification (First 8 Notifications Free)	
PAY AS YOU TRANSACT : Monthly Maintenance Fee	31.72
Free debit card	
Free funeral cover up to P5 000	
Free subscription to Internet banking	
Free subscription to Mobile banking	
First 8 SMS notification Free	
Additional debit card	35.30
Replacement card (lost, stolen, renewal)	59.48
<b>PLATINUM</b>	
MONTHLY MAINTENANCE BUNDLED OPTION:	117.05
Free BancABC branch cash deposits	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
Free BancABC ATM cash deposits	
3 Free BancABC ATM cash withdrawals	
4 Free BancABC ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 6 POS purchases free)	
<b>Internet banking transactions</b>	
Own/BancABC card/account transfers (First 2 Free transactions Free)	
Internet banking own/BancABC card/account transfers (First 5 Free transactions Free)	
Mobile banking own/BancABC card/account transfers (First 5 Free transactions Free)	
SMS notifications (First 12 Free SMS notifications)	
PAY AS YOU TRANSACT : Monthly Maintenance Fee	31.70
1 Free debit card	
Up to P10 000 funeral cover	
Free subscription to Internet banking	

Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	35.30
Replacement card (lost, stolen, renewal)	59.80
<b>DIAMOND</b>	
BUNDLED PRICING OPTION:	181.20
Free BancABC branch cash deposits	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement	
Free BancABC ATM cash deposits	
3 Free BancABC ATM cash withdrawals	
4 Free BancABC ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
POS purchase fees (First 15 POS Purchases Free)	
<b>Internet banking transactions</b>	
Free Own/BancABC card/account transfers	
Free Internet banking own/BancABC card/account transfers	
Free mobile banking own/BancABC card/account transfers	
SMS notifications (First 16 transactions Free)	
PAY AS YOU TRANSACT : Monthly Maintenance Fee	31.70
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
1 Free debit card	
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
Additional debit card	35.30
Replacement card (Lost, stolen, renewal)	59.80
<b>PRIVATE</b>	
BUNDLED PRICING	273.91
Free subscription to Internet banking	
Free subscription to Mobile banking	
Free subscription to SMS notification	
1 Free debit card	
Free funeral cover up to P20 000	
Free accidental death cover up to P15 000	
Free hospital death cover up to P2 000	
Free BancABC branch cash deposits	
Free stop/debit orders to investment accounts	
Free sweeping to investment accounts	
1 free monthly statement electronic	
Free BancABC ATM cash deposits	
3 Free BancABC ATM cash withdrawals	
4 Free BancABC ATM balance enquiries	
3 Free Domestic ATM cash withdrawals	
4 Free Domestic ATM balance enquiries	
No POS Purchase fees (First 15 POS Purchases Free)	
<b>Internet banking transactions</b>	
Free Own/BancABC card/account transfers	
Free Internet banking own/BancABC card/account transfers	
Free mobile banking own/BancABC card/account transfers	
SMS notifications (First 16SMS Notifications Free)	
Additional debit card	35.30
Replacement card (lost, stolen, renewal)	59.80
<b>ii) PREPAID ACCOUNTS (CARDS)</b>	
<b>Cash Card - BWP</b>	
Card Issuance fee	52.67
Monthly maintenance fee	2.10
Replacement card (lost, stolen, renewal)	59.80
Prepaid Card Statement	5.09
Minimum balance P20.00	21.01
<b>Travel card - in ZAR, USD, EUR or GBP</b>	
Card Issuance fee	Equivalent of P86.69
Monthly maintenance fee	2.10
Replacement card (lost, stolen, renewal)	59.80
Minimum balance	Equivalent of P70
Prepaid Card statement	Equivalent of P100
<b>iii) SAVINGS AND CALL ACCOUNTS</b>	
<b>FRESH SAVE</b>	
Minimum balance of P50.00	Minimum balance of P50.00
Monthly maintenance fee	0.00
Violation of minimum balance	No interest

2nd withdrawal within month	No interest
Interim bank statement	6.79
<b>LERAKO</b>	
Minimum balance of P100.00	Minimum balance of P100.00
Monthly maintenance fee	0.00
Violation of minimum balance	No interest
2nd withdrawal within month	No interest
Contract break (Early withdrawal)	50.89
<b>MALINGO SAVER</b>	
Minimum balance of P100.00	Minimum balance of P100.00
Monthly maintenance fee	0.00
Violation of minimum balance	No interest
Contract break (Early withdrawal)	50.89
<b>FIXED DEPOSIT</b>	
Minimum investment amount P20,000	Minimum investment amount P1,000
Violation of minimum balance	No interest
Contract break (Early withdrawal)	2.036% of interest, min P203.57
Copy of confirmation of investment	19.34
<b>CALL ACCOUNT</b>	
Minimum investment amount P10,000	
Violation of minimum balance	No interest
Interim bank statement	6.79
<b>O ADVANCES AND LOANS</b>	
<b>i) Overdrafts - Personal</b>	
Arrangement fee - authorised facility	1.07% min P117.99
Annual management fee	1.018%
Notice of excess	254.46
CRB enquiry	15.27
ITC enquiry	31.51
Renewal of facility	0.529%
Early repayment penalty	As per central bank policy
<b>ii) Credit Cards</b>	
<b>Gold Credit Card</b>	
Joining - Application / Admin fee	162.86
Replacement card (lost, renewal)	40.71
Annual fee	156.88
Voucher retrieval	105.35
Supplementary card	40.71
Lost card protection insurance	152.68
Outstanding balance insurance	0.244%
Interim bank statement	25.45
History statement	25.45
Travel insurance	20.36
Over limit balance	2.036% of overlimit amount
Late payment	26.26
Impound card - local	127.23
Impound card - international	152.68
<b>Platinum Credit Card</b>	
Joining - Application / Admin fee	173.04
Replacement card (lost, renewal)	31.55
Annual fee	157.56
Voucher retrieval	105.35
Supplementary card	30.54
Lost card protection insurance	152.68
Outstanding balance insurance	0.244%
Interim bank statement	25.45
History statement	25.45
Travel insurance	20.36
Over limit balance	2.036% of overlimit amount
Late payment	26.26
Impound card - local	127.23
Impound card - international	305.36
<b>Private Credit Card</b>	
Joining - Application / Admin fee	152.68
Replacement card (lost, renewal)	30.54
Annual fee	157.56
Voucher retrieval	105.35
Supplementary card	35.63
Lost card protection insurance	152.68
Outstanding balance insurance	0.244%
Interim bank statement	26.46
History statement	26.46

Travel insurance	20.36
Over limit balance	2.036% of overlimit amount
Late payment	40.71
Impound card - local	127.23
Impound card - international	305.36
<b>iii) Personal Loans</b>	
Arrangement Fee	1.171% Min P604.20, Max P6107.14
Settlement letter	40.71
Early repayment penalty	As per central bank policy
CRB enquiry	15.27
ITC enquiry	31.51
<b>iv) Vehicle Loans</b>	
Processing/Arrangement	1.140% min P625.37 max P76 339.29
Settlement letter	26.26
Early repayment penalty	As per central bank policy
CRB enquiry	40.71
ITC enquiry	39.92
Gaborone collections	210.70
Out of town collections	368.72
Gaborone reposessions	632.09
Out of town reposessions	842.79
<b>Legal fees</b>	
Repossession release	210.70
Handling fee for sold repossession	579.16
Storage and insurance	234.11
Change of ownership	9.49
Arrears letter	9.49
Cross-border deals	1950.00
Unpaid item	263.37
<b>v) Home Loans</b>	
Admin/Arrangement	1.069% min P610.71 max P39 900
Early settlement charge	As per central bank policy
CRB enquiry	15.27
ITC enquiry	31.51
Settlement letter	15.76
Copy of title deed	15.27
<b>D) Foreign Bills (Collection Charges) - Personal</b>	
<b>ii) Outward collection handling</b>	
Documentary bill	1.171% min P61.07 max P559.82
Clean bill	1.171% min P61.07 max P559.82
<b>iii) Inward collection handling</b>	
Documentary bill - align with tariff	0.509%
Clean bill	0.509%
Extension after maturity	235.98
SWIFT cable charge	59.00
Document courier (domestic)	114.00
Document courier (international)	114.00
<b>E) TRADE FACILITATION CHARGES</b>	
<b>ii) Foreign Exchange - Personal</b>	
International Telegraphic Transfer (TT) - outward	0.51% min P50.89, max P203.57
International Telegraphic Transfer (TT) bank transfer - inward	0.51% min P50.89, max P203.57
Amendment (TT)	169.54
SWIFT cable cost	57.00
Cancellation (TT, Drafts)	334.15
SWIFT Confirmation (Formal Letter Format)	54.96
SWIFT Confirmation (copy/extract) within 1 week	Free
SWIFT Confirmation (copy/extract) 2weeks-3months	11.80
SWIFT Confirmation (copy/extract) 3months up	20.36
Queries (International payments) 0-3 months	224.28
Queries (International payments) 3-6 months	254.46
Queries (International payments) > 6 months	356.25
Purchase of foreign notes	2.545% min P28.50
Sale of foreign notes	2.545% min P28.50
Recall funds	201.77

<b>ii) Drafts - Personal</b>	
Purchase of foreign draft	1.059% min P52.67, max P210.7
Sale of foreign draft	1.059% min P52.67, max P210.7
Cancellation (TT, Draft)	334.15
Request to stop draft	210.70
<b>iii) Letters of Credit (inward - exports): Personal</b>	
Establishment	0.53% min P52.67 max P343.43
Advising commission	107.24
Confirming Commission	0.53% min P52.67 max P559.82
Negotiation of Documents	0.265% min P59.04 max P559.82
Extension of Tenure	1.171% min P61.07 max P559.82
Amendment	117.99
Cancellation	117.99
SWIFT cable cost	58.95
Document courier (domestic)	117.99
Document courier (international)	117.99
<b>iv) Letters of Credit (outward - imports): Personal</b>	
Establishment	1.171%
Extension or renewal	1.171%
Increase amount	1.171%
Drawing commission	0.00
Amendment	117.99
Cancellation	117.99
SWIFT cable cost	58.95
Document courier (domestic)	117.99
Document courier (international)	117.99
<b>F) Bonds / Guarantees / Indemnities - Personal</b>	
<b>ii) Tender Bonds</b>	
Establishment	0.64% min P111.96
Increase of amount	0.64% min P111.96
Extension of tenure	120.84
Annual commission	0.56% min P96.50
<b>iii) Guarantees</b>	
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	1.171% min P407.14
<b>iii) Performance Bonds</b>	
Establishment	1.17% min P407.14
Annual commission	0.64% min P132.32
Extension	117.99
Increase of amount	151.05
Amendment	279.18



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

BancABC, ABC House Plot 62433 Fairgrounds Office Park, Gaborone, Botswana  
t: +267 367 4342 w: www.bancabc.co.bw

