

## Tariff Guide 2024

## These charges will be effective from 21 February 2024

Digital channels	Internet Banking Hello Money (Mobile		restige Premier Absa Current	Balance enquiry	1.98	Re-training	Free
Sign-up/registration Relacce opening single account	Banking)           Free         Free           Free         0.65	accounts Account Account Account	Ultimate Ultimate Account Account  11.66 11.66 15.71	Balance enquiry  Declined ATM Withdrawals (insufficient funds)  Own ATM	1.98 Free	Cancellation of service  Absa Internet Banking for Business Banking	Charges
Balance enquiry single account  View history of all prepaid airtime  Statement request	N/A Free 2.37 Free	(per month)	225.50 296.84 P86.89 If	Other Local Banks ATM International	Free Free	Once off set up fee  Monthly maintenance fee  Reactivation per administrator	Free 127.23 127.23
Fixed Deposit Rates view Mini-Statement view	Free         Free           Free         Free	Package Package Package	balance falls <2,500 Package Package Package	Point of Sale Purchase:  Point of Sale (local) – own machine	5.16	Balance enquiry  Funds transfer  To own account	Free Free
Bill payment Funds transfers: To own accounts	2.96     2.96       2.96     2.96	includes includes includes  ATM Withdrawal 2 Free Free Free	ncludes includes includes iree Free Free	Point of Sale (local) – other banks machine Point of sale (international) – other Banks Foreign Currecy Conversion rate	5.16 8.54 3.10% of the transaction amount	To third party account within Absa To third party account other banks	5.09 5.09
Other Absa Accounts Other Banks	2.96 2.96 3.54 4.31	(Absa ATMs) Over The Counter 1 free 2 free 3 free withdrawal	ree Free 3 Free		Max P3,562.50	Transaction history - 60 days - 90 days	Free Free
Other *** Ordering of old statement	2.45 N/A	(Absa to Absa)	ree Free Free	Foreign Currency (ZAR and USD) Debit Card First issuance	Charges Free	Local RTGS (All currencies) International RTGS (All currencies)	0.25% min 78.44 max 391.14 0.25% min 84.75 max 441.70
Setting of stop orders  Mobile top up  SMS Alerts	2.60 N/A 0.65 0.71 0.36 0.36		ree Free Free	Card Replacement Additional Card	Equivalent of P93.89 Equivalent of P93.89	Ordering of old statement Interim Statement Bill payments	28.48 Free 5.09
Bank to Wallet ATM QR Withdrawal	11.11 11.11 3.71 n/a	Interim Statement 1st Free 1st Free 1st Free Funeral Cover Free (cover N/A Free (cover	st Free 1st Free 1st Free ree (cover Free (cover N/A	ATM Withdrawals (Absa Botswana)  ATM at other banks (in Botswana)  ATM Withdrawals (International)	Equivalent of P5.38 Equivalent of P10.78 Equivalent of P37.77	SMS alert	0.28
Mobile Money bulk disbursements Cash send facility	11.48 11.14 N/A 11.45	P1,000) P10,000)	mited to   limited to   P20,000)   ree   Free   Free   Free	Point of Sale (Local) Point of Sale (International)	Equivalent of P2.69 Equivalent of P10.78	Absa Internet Banking for Motshelo Account Once-Off set-up Monthly Maintenance fee	Charges Free Free
Cash send redemption charge	N/A 5.00		ree Free Free	ATM Balance Enquiry ATM Balance Enquiry (Other Banks)	Equivalent of P2.15 Equivalent of P2.15	Reactivation per administrator Balance Enquiry	Free Free
Chat Banking Sign up/Registration	Charges Free	Mobile Banking Pay as Pay as Free you use Free	ree Free Free	ATM Mini Statement ATM/POS Declined transactions Forex Conversion Rate	Free Free 5.0%	Funds transfer:  To own account	Free
Transaction search Branch and ATM locator Account information request	Free Free	you use you use	ree Free Free	International ATM Withdrawal Fee South Africa Rand (ZAR)	Free	To third party account within Absa To third party account other Banks	5.28 7.92
Credit card request Debit card management	Free Free Free		ree Free Free ree Free Free	United States Dollars (USD) Card Purchases	Free Free	Transaction History: 60 days 90 days	Free Free
Live chat Swift code view	Free Free	E-Statements Free Free Free	ree Free Free	Corporate Prepaid Card	Charge	Copies of Bank Statements Interim Statements	Free
View offers Management of personal information	Free Free	NB: Extra transactions included in package will be charged on a  Other Transactional Accounts		First Issuance (Generic prepaid card) First Issuance (Co -branded prepaid card)	18.66 18.66	Ordering of Old Statements SMS Alert	29.57 0.29
Leads generation Account opening Financial budgetting	Free Free Free	Prestige membership fee (per month)  Premier membership fee (per month)	Charges 113.54 150.00	Monthly fee Card replacement Point of Sale (Local)	7.19 55.97 2.39	Commercial and Corporate Banking	Charges
View history of all prepaid airtime View of fixed deposit rates	Free Free	Family Banking Account fee (per month)  High value current account	145.51	Point of Sale (Internationall)  ATM/POS Transaction Decline, due to insufficient funds	6.24	Monthly Statement  Maintenance fee per account/month  Activity fee per transaction/month (over the counter activity)	Free 58.34 23.64
Balance enquiry Cheque book ordering	Free Free	Maintenance fee Activity fee per entry	19.35 15.15	Local International	Free Free	Cash Handling Fee Cash Deposits - Bulk @ Centre	P18.16 plus 0.47%
Statement request Mini statement view	Free Free	Activity fee (only if balance below 25,000)  Bank/Current account treat  Maintenance fee per month	16.68	ATM Withdrawals (Other Banks)  ATM Withdrawals (Own Bank)  ATM Withdrawals (International)	7.18 4.30 35.87	Cash Deposits @ Branch Inter Account Sweep fee	P18.16 plus 0.47% 11.42
Ordering of old statement Setting of stop order Funds transfers	Free Free	Activity fee per entry  Ignition Transact Account	15.71	ATM Balance Enquiry  ATM Balance Enquiry (Other Banks)	1.20 2.42	Commercial and Corporate - General	Charges
Own accounts Other Absa accounts	2.29 2.85	Branch Counter Withdrawal Maintenance fee (per month)	27.50 6.39	ATM Mini-statements SMS Alert	Free 0.60	Auditors information charge Balance and trasaction reporting Exchange of pula notes for small denominations	393.55 0.10% min P65.40 max P538.45 2.54% of the trasaction amount,
Other banks Other	4.35	Isago pay as you go Maintenance fee per month	P15.71	Corporate Set-up fee Cardholder portal fees	3,240.46 26.40	Interest on authorised overdraft	min 10.51, max 3,562.50  Negotiable
Bill payments Mobile top up	2.85 0.74	Activity fee per entry (also includes Isago Bank Account)  Absa Direct Ultimate Account Maintenance  Maintenance fee (per month)	15.15 37.24	Cashback at POS  Ecomm local  Ecomm International	2.92 2.58 6.47	Lost night safe wallet fee Night safe per wallet charge (per quarter)	Free Free
SMS alerts Bank to wallet Mobile money bulk disbursement	0.57 6.87 6.87	Remmogo Current account  Maintenance fee (per month)	33.01	Foreign Currrency Conversion rate	3.50% of transaction amount, max P3,500	(iv) Online Banking - Corporate Business	
Digital Wallet	Charges	Transactional Accounts - General	Charges	Absa Credit Card (Pula based)	Charge	Membership Set-up Costs Telephonic support	335.90 254.46 Free
Individual Wallet (i) Individual Wallet Charges	Free	Absa to other banks standing order fee Branch inter-account transfers	43.42 P12.03 per transaction	Joining fee (Classic and Gold) Annual subscription fee (Classic & Gold)	210.27 210.27	Telephonic support Re-training Cancellation of service	Free Free Free
Registration Cash in via card	Free Free	Branch Cash Deposit Unpaid items due to lack of funds (include loans & credit card)	P8.67 + (P0.64 per 100) 403.87	Annual fee (Platinum)  Cash Advance fee International  Cash advance fee I ocal	2,395.37 2.42% Min P32.39 Max 349.97 2.28% Min P33.73 Max 349.97	License fees Bulk Mobile Disbursement Fee	P126.08 Flat/Company 10.89
Airtime purchase Split Bill Propert Money	Free Free	Deposit slips fee Encroachment rate fee Closing of an account	65.69 22.40% above Absa prime lending rate Free	Cash advance fee Local Absacard late payment fee Absacard over limit fee	2.28% Min P33.73 Max 349.97 31.97 63.93	Payments (Absa Intergrator and Branch) Electronic Fund Transfer (Direct credits)	7.80
Request Money Beneficiary Management Refer a friend	1.83 Free Free	Returned post dated cheque fee Unauthorised overdraft/excess rate fee	52.39 168.40	Absacard unpaid due to lack of funds Absacard replacement fee	127.85 63.93	Book Transfer (Direct credits) Inter Account Transfer Manual Payments - Domestic Entry	7.80 Free 24.44
Manage Favourites Transaction History	Free Free	Copies of bank statement fees - Interim Statement	26.09	Easy Payment plan booking fee Card send money (Absa to Absa)	2.46% of transaction amount 2.42 % of the transaction value	Manual Payments - Domestic Entry  SFI Transactions:	£4.44
SMS Alerts Balance Enquiry	0.31 0.61	- Old Statement  Monthly e-statement issuance fee  Settlement balance request	35.21 Free 24.83	Card send money (Absa to other local banks)	min 26.29 max 3710.00 2.42 % of the transaction value min 26.29 max 3710.00	Electronic Fund Transfer Outward (Direct credits)  Book Transfer (Direct Credits)	9.20 9.20
Electricity purchase Bill payments Statement request via branch/agent	4.07 5.08 7.13	Financial reference letter Utilisation of Prestige Centres	12.41 59.06	Card send money (Absa to international banks)	2.42 % of the transaction value min 26.29 max 3500.00	Collections: Direct Debits-OF-US Direct Debits-ON-US	7.59 7.59
Statement download from Wallet Wallet to Absa Bank account	Free 3.05	Absa to Absa standing order fee Balance enquiry (in-branch)	6.14 P5.83 per transaction	Copy of history statement  Voucher retrieval per voucher already paid  Credit life Insurance fee (Per P1,000 spent) payment protection	31.04 124.13 0.152%	Absa Access Host Channel	7.59
Wallet to Non Absa Account Bank to Wallet	10.00 6.11	Branch counter withdrawal	27.50	Merchant Credit refund  Point of Sale Purchases	15.91	File Gateway - Monthly Access	156.51
Wallet on POS payment Merchant QR Payments (Customer to Merchant) Merchant QR payments (Customer to Merchant)	Free Free	Savings Accounts  Lekgolo/Serala Savings Account  First withdrawal per quarter	Charges Free	Point of sale-own machines Point of sale-other banks	1.48 1.48	- On Boarding (Once-off fee) - Complex Maintenance	11,263.35 11,263.35
Merchant QR payments (Customer to Merchant)  (ii) P2P Tariffs	Free	Fee for additional withdrawals  Debit Card Issuance	37.85 50.00	Point of sale-International Foreign Currency Conversion rate	7.22 3.50%, maximum P3,918.75	Foreign Currency Accounts	Charges
25.00 - 125.00 125.01 - 250.00	3.66 3.66	Motshelo Account  Maintenance fee (fee month)	12.12	Funds transfer to own Absa account or any Absa account Funds transfer to Wallet Bill Payments	2.42% Min P31.82 Max 311.47 2.42% Min P31.82 Max 311.47 P2.69 per transaction	ZAR Current Account (opening balance) ZAR750 Account mantenance waived above balances of ZAR3,500 Periodic Paper Statement	36.52 1.50
250.01 - 500.00 500.01 - 1000.00	3.66 3.66	Motshelo Activity fee  Branch cash deposit	13.31 P9.54 + (0.66 per 100)	Absa POS Acquiring		E-Statement	Free
1000.01 - 2000.00 2000.01 - 4000.00	3.66 3.66	ATM Cash Deposit  High Interest Savings Account  Maintenance fee	P0.52 per P100 14.12	Point of Sale installation  POS Rental	Charges 526.58	USD Current Account (opening balance) of USD50 Account mantenance waived above balances of USD250	36.52
4000.01 - 5000.00  (iii) Cash Out at Agent Tariff	3.66	Activity fee Instant Savings Account	13.31	1-4 machines per month 5-9 machines per month	165.53 131.58	Periodic Paper Statement E-Statement	1.50 Free
25.00 - 125.00 125.01 - 250.00	3.66 5.50	Maintenance fee only if balance <1,200 Maintenance and activity fee if balance >1,200	14.41 free	10 machines and more per month Status Report - obtaining and issuing	109.69 Free	EUR Current Account (opening balance) EUR45 Account mantenance waived above balances of ZAR225	36.52
250.01 - 500.00 500.01 - 1000.00	10.38 15.88	Maintenance and activity fee if balance >5, 000 Activity fee only if balance <1,200	free 13.58	Merchant charge from VISA per transaction  Merchant charge from AMEX per transaction  Merchant charge from Mastercard per transaction	2.69% to 5.41% 2.69% to 5.41% 2.69% to 5.41%	Periodic Paper Statement E-Statement	1.50 Free
1000.01 - 2000.00 2000.01 - 4000.00	27.48 42.75	Goal Savings Account Funds transfer (own account) SMS alert	P2.79 per transaction P0.28 per transaction	Merchant charge from China Union Pay International per transaction	2.69% to 5.41%	GBP Current Account (opening balance) GBP40	
4000.01 - 5000.00	60.46	FutureU Savings Account FutureU Additional withdrawals	22.99	Payment Gateway  Minumum monthly e-commerce rental	Min 173.60 up to	Account mantenance waived above balances of GBP200 Periodic Paper Statement	36.52 1.50
(iv) Cash Out via ATM Tariff 25.00 - 125.00 125.01 - 250.00	1.83 1.84	FutureU Maintenance fee Standing order	5.00 5.79	Cash Back at Point Of Sale Machine	Max 298.79 2.93	E-Statement	Free
250.01 - 500.00 500.01 - 1000.00	1.84 3.05	Liabilities	Charges	Inactive Point of sale fee  Dynamic currency conversion at POS for Forex cards	Free 3.43	Transactions Foreign Currency Cash - Purchase/Sales Foreign cheque negotiated	Charges 2.80% min P19.78 2.80% min P48.44 max P149.92
1000.01 - 2000.00 2000.01 - 4000.00	6.11 9.16	(a) INVESTMENT/INTERMEDIATION CHARGES - Individual (b) Term Deposits (less than 3 months) Charge for breaking a term deposit - Retail	P322.60 + clawback of 1%	PowerCard Merchant Portal Initial Setups and Training Free	Charges Free	Travellers Cheques sales - Purchases VISA travellers cheques encashment	2.80% min P46.90 max P658.18 Free
4000.01 - 5000.00 (v) Agent Services	15.27	Term deposits (3 -6 months)	from initial rate offered	Monthly Merchant portal Addition of incremental Portal	51.46 17.16	Non-VISA travellers cheques encashment  Correspondents' Charges (cheque presentation drawn on other	P24.51
Registration Airtime purchase	Free Free	Charge for breaking a term deposit - Retail	P304.33 + clawback of 1% from initial rate offered	Set up of New Users after initial setup (Once off) Subsequent Training of new users (Once off) Subsequent training of New Users (once off)	17.16 34.31 P32.37	banks) (Equivalent to correspondent bank charge): - United States Dollar - British Sterling	USD30.54 GBP22.13
Electricity purchase Cash in via agent	Free P0.46 per P100	Term deposits (7-9 months)  Charge for breaking a term deposit - Retail	P304.33 + clawback of 1% from initial rate offered	Loans Processing Charges	Charges	- New Zealand Dollar - South African Rand	NZD29.47 ZAR83.20
Merchant Services	Charges	Term deposits (10-12 months)  Charge for breaking a term deposit - Retail	P304.33 + clawback of 1%	Administration fee Absa loan processing fee	69.46 1.18% min P371.03 max P1,972.11	Correspondents' Charges (cancelled / stopped drafts / IMO): - United States Dollar	USD28.79
(i) Merchant Services Registration Merchant Wallet Monthly fee	Free 30.54	(a) INVESTMENT/INTERMEDIATION CHARGES - SME/Commercial/Corp.	from initial rate offered rate	Prestige loan processing fee Premier loan processing fee	1.18% min P311.03 max P4,389.67 1.18% min P874.93 max P5,330.32	- British Sterling - New Zealand Dollar - South African Rand	GBP21.38 NZD28.73 ZAR77.78
Physical Merchant QR code Digital Merchant QR code	152.68 Free	(b) Term Deposits (less than 3 months)  Charge for breaking a term deposit	P304.33 + clawback of 1% from initial rate offered	Scheme Personal loan processing fee Graduate loan processing fee Executive loan processing fee	1.18% min P371.03 max P5,608.18 1.18% min P244.69 max P350.40 1.18% min P1047.55 max P7,291.77	- Historical Exchange Rate per sheet	P28.73
(ii) Merchant Service fee (per transaction		Term deposits (3 -6 months) Charge for breaking a term deposit	P304.33 + clawback of 1%	Motshelo loan processing fee  Facility negotiation fee (on overdrafts, loans and lease loans)	1.18% IIIII P1047.35 IIIAX P7,291.77 1.14% Min P898.41 max P6,744.15 1.18% min P850.25 max P6,723.91	Swift Services International Money Transmission	Charges
or % age of Transaction amount) <25.00 25.00 - 125.00	Free	Term deposits (7-9 months)	from initial rate offered P304.33 + clawback of 1%	Unutilized Overdraft Early settlement of loan penalty fee	0.22% of unutilized amount	Inward Transfer - [TT Charge]	
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00	P0.31 per transaction P0.92 per transaction P2.14 per transaction	Charge for breaking a term deposit  Term deposits (10-12 months)	from initial rate offered		30 days interest	- Mail/telegraphic (Foreign currency)	0.32% min P78.44 max P402.97
500.01 and above	, p		mom mittarrate offered	Late repayment ( After grace period of 7 calendar days from last day of the month)	30 days interest 42.92	- Mail/telegraphic (Foreign currency)  Mail/telegraphic  - Local Currency  - Negotiation of cheques, sight drafts	0.32% min P78.44 max P402.97 0.32% min P73.56 max P391.53 0.25% min P69.08 max P1,141.33
	1.27% to 2.54% of the transaction amount	Charge for breaking a term deposit	P304.33 + clawback of 1% from initial rate offered	days from last day of the month)  ITC Enquiry  CRB Enquiry	30 days interest	Mail/telegraphic - Local Currency	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90
(iii) Cash Out at POS Tariffs 25.00 - 125.00	3.66	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card	P304.33 + clawback of 1% from initial rate offered  Charges	days from last day of the month) ITC Enquiry	30 days interest 42.92 29.67 17.80	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00	3.66 5.50 10.38	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) –above 500 Upto P1,000	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment  Recalling of Funds (from other banks)  Cancellation	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00
25.00 - 125.00 125.01 - 250.00	3.66 5.50	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card  ATM cash withdrawal (Own ATM) – Up to P500  ATM cash withdrawal (Own ATM) – above 500 Upto P1,000  ATM cash withdrawal (Own ATM) – Above P1,000  ATM cash withdrawal (other banks ATM) – Up to P500	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees:	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card  ATM cash withdrawal (Own ATM) – Up to P500  ATM cash withdrawal (Own ATM) – above 500 Upto P1,000  ATM cash withdrawal (Own ATM) – Above P1,000  ATM cash withdrawal (other banks ATM) – Up to P500  ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000  ATM cash withdrawal (other banks ATM) – Above P1,000	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.77	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 Business Services (i) Business Services	3.66 5.50 10.38 15.88 27.48 42.75 60.46 Charges	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card  ATM cash withdrawal (Own ATM) – Up to P500  ATM cash withdrawal (Own ATM) – above 500 Upto P1,000  ATM cash withdrawal (Own ATM) – Above P1,000  ATM cash withdrawal (other banks ATM) – Up to P500  ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000  ATM cash withdrawal (other banks ATM) – Above P1,000  ATM cash withdrawal outside Botswana – Up to P1,000  ATM outside Botswana – (Above P1,000)	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.77 37.43 37.86	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12.910.80  2,346.47	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B)	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P7,563.50 2.346.47 228.93 114.80 631.38	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P478.49 max P1,082.99
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000  ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P7,563.50 2.346.47 228.93 114.80 631.38 13.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P478.49 max P1,082.99  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  356.44
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000  ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM)	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local  International  Extension of maturity date	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P478.49 max P1,082.99  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999  1000 - 9,999  10K and above  (iii) Cash out at Agent 25.00 - 125.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - above 500 Upto P1,000 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Up to P500 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Above P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM outside Botswana - (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12,910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 13.06 42.40	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local  International  Extension of maturity date  Avalising of a bill  Issue of draft / IMO	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P478.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00   Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999  1000 - 9,999  10K and above  (iii) Cash out at Agent 25.00 - 125.00  125.01 - 250.00  250.01 - 500.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Scheme Home loan processing fee  Loan amount <= 500,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12,910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P10,281.58 1.18% min P1,128.67 max P14,195.85	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local  International  Extension of maturity date  Avalising of a bill	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P478.49 max P1,082.99  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12  Risk based, min P345.16
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999  1000 - 9,999  10K and above  (iii) Cash out at Agent 25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) –Up to P500 ATM cash withdrawal (other banks ATM) –Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) –Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees: Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Scheme Home loan processing fee  Loan amount <= 500,000  Loan amount = P500,001 - P1,500,000  Loan amount = P1,500,001 - P10,000,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P12,910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P10,281.58 1.18% min P1,128.67 max P14,195.85	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local  International  Extension of maturity date  Avalising of a bill  Issue of draft / IMO  DRAFT /IMO (Purchase/ Replace/Stop)  SWFT MT940//950 Statement View  SWFT MT942 Statement View  Old Records Investigations  0-3 Months	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 270.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 0.57% min P478.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999  1000 - 9,999  10K and above  (iii) Cash out at Agent 25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) –Up to P500 ATM cash withdrawal (other banks ATM) –Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) –Above P500 Upto P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37 4.07 0.58	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Scheme Home loan processing fee  Loan amount <= 500,000  Loan amount = P500,001 - P1,500,000	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12,910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P10,281.58 1.18% min P1,128.67 max P14,195.85	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Export Bill negotiated  Export Bill negotiated  Extension of maturity date  Avalising of a bill Issue of draft / IMO DRAFT / IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 270.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P478.49 max P1,082.99 0.57% min P478.49 max P1,082.99 0.57% min P478.49 max P541.49 Risk Based Risk Based Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P4.07 per statement
25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 4000.00  4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999  1000 - 9,999  10K and above  (iii) Cash out at Agent  25.00 - 125.00  125.01 - 250.00  250.01 - 500.00  500.01 - 1000.00  1000.01 - 2000.00  2000.01 - 5000.00  (iv) Cash deposit via Agent	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - Above 500 Upto P1,000 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Up to P500 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM outside Botswana - (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37 4.07	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee = P400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Scheme Home loan processing fee  Loan amount <= 500,000  Loan amount = P1,500,001 - P1,500,000  Loan amount = P1,500,001 - P1,500,000  Multi-residential processing fee	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency  Amendment  Recalling of Funds (from other banks)  Cancellation  Queries (International payments) 0-3 months  Queries (International payments) 3-6 months  Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge  Collection Charges  Outward Collections Handling fee - Documentary bills - Clean bills  Inward collections handling fee - Documentary bills - Clean bills  Import Bill negotiated  Export Bill negotiated  Holding charge  Courier charge:  Local  International  Extension of maturity date  Avalising of a bill  Issue of draft / IMO  DRAFT /IMO (Purchase/ Replace/Stop)  SWFT MT940//950 Statement View  SWFT MT942 Statement View  Old Records Investigations  0-3 Months  3-6 Months	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 270.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 0.57% min P478.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 5000.00 (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47	ATM Charges — Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Up to P500 ATM cash withdrawal (other banks ATM) - Up to P500 ATM cash withdrawal (other banks ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM outside Botswana - (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees: Personal VAF processing fee <= 400,000 Prestige VAF processing fee = P400,001 - P650,000 Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee Loan amount <= P400,000 Loan amount = P400,001 - P650,000 Loan amount = P650,001 - P1,500,000  Cross border deals per agreement Repossession Insurance Cover Repossession storage fee Repossession storage fee Repossession handling fee Change of ownership letter Cross border authority letter Vehicle Settlement Quotation  Home Loan processing fees Personal Home Loan processing fee Prestige Home Loan processing fee Premier Home Loan processing fee Loan amount <= 500,000 Loan amount <= 500,000 Loan amount = P1,500,001 - P1,500,000 Loan amount = P1,500,001 - P1,500,000  Copy of title-deed Copy of bond documents Document retrival charge Copy of Title-deed	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 12 Months + Issue of draft/IMO Bonds, Guarantees & Indemnity Establishments Commission	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 Risk Based Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P4.07 per statement Free 63.03 61.07 63.03 0.20% min P158.00 max P662.00  Charges 0.51% per quarter
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 5000.00 (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee = P400,000  Prestige VAF processing fee = P650,001 – P650,000  Premier VAF processing fee = P650,001 – P1,500,000  Scheme VAF processing fee  Loan amount = P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Loan amount = P500,000  Loan amount = P1,500,001 - P1,500,000  Loan amount = P1,500,001 - P1,500,000  Copy of title-deed  Copy of bond documents  Document retrival charge  Copy of Title-deed  Loans clearance letter  Copy of bond documents	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8,168.76 1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 12 Months 11 Issue of draft/IMO Bonds, Guarantees & Indemnity Establishments	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 0.57% min P478.49 max P1,082.99 0.57% min P246.65 max P541.49 Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P4.07 per statement Free 63.03 61.07 63.03 0.20% min P158.00 max P662.00  Charges 0.51% per quarter 215.29 Price based on risk
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - above 500 Upto P1,000 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Up to P500 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM - Local - International	Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Fr	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee <= 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession storage fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Loan amount <= 500,000  Loan amount = P500,001 - P1,500,000  Loan amount = P1,500,001 - P1,500,000  Multi-residential processing fee  Loan amount = P100,000 - P5,000,000  Copy of title-deed  Copy of bond documents  Document retrival charge  Copy of Title-deed  Loans clearance letter	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06 42.40 50.06 42.40 50.06 42.40	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) > 6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 12 Months + Issue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P4.07 per statement Free 63.03 61.07 63.03 0.20% min P158.00 max P662.00  Charges 0.51% per quarter 215.29
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00   Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 4000.01 - 5000.00 500.01 - 500.00 500.01 - 1000.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM - Local - International	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee = P400,000  Prestige VAF processing fee = P650,001 – P650,000  Premier VAF processing fee  Loan amount <= P400,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession storage fee  Repossession storage fee  Repossession and ling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Loan amount = P500,000  Loan amount = P1,500,001 - P1,500,000  Loan amount = P1,500,001 - P1,500,000  Copy of title-deed  Copy of bond documents  Document retrival charge  Copy of Title-deed  Loans clearance letter  Copy of bond documents  Preapproval Letter	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P2,563.50 1.18% min P938.10 max P2,168.76 1.18% min P938.10 max P12,910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P10,281.58 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.27% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06 42.40 50.06 42.40 50.06 42.40 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) >6 months Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT / IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 12 Months + Issue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others Establishment fee  Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  270.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  Risk Based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89 29.90  5.09 5.09	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - above 500 Upto P1,000 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM outside Botswana - (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM - Local - International  Point of Sale Purchases Point of Sale Purchase (local) - Own Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (international)	Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.757 37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37 4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Fr	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Notice Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees: Personal VAF processing fee <= 400,000 Prestige VAF processing fee = P400,001 – P650,000 Premier VAF processing fee = P650,001 – P1,500,000  Scheme VAF processing fee Loan amount <= P400,000 Loan amount = P400,001 - P650,000 Loan amount = P650,001 - P1,500,000  Cross border deals per agreement Repossession Insurance Cover Repossession storage fee Prestige Home Loan processing fee Premier Home Loan processing fee Loan amount <= 500,000 Loan amount = P1,500,001 - P1,500,000 Loan amount = P100,000 - P5,000,000  Copy of title-deed Copy of bond documents Document retrival charge Copy of Title-deed Loans clearance letter Copy of bond documents Preapproval Letter Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business) SME Current Account Maintenance fee Cash handling fee (on value of deposits)	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.27% min P1,28.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940/950 Statement View Old Records Investigations 0-3 Months 3-6 Months 3-6 Months 3-6 Months 12 Months 11 Susue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others Establishment fee  Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure  Counter Guarantee-Authenticating and advising	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P478.49 max P1,082.99  0.57% min P478.49 max P1,082.99  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12  Risk based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P7.09 per statement  P4.09 per statement  P4.09 per statement  P4.09 per statement  P4.09 per statement  P5.09 per statement  P6.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24  Price based on risk  Profile min P175.24  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89 29.90  5.09 10.18 15.27	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – above 500 Upto P1,000 ATM cash withdrawal (Other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):  - Own ATM - Local - International  Point of Sale Purchases Point of Sale Purchase (local) - Own Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines	Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Fr	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee = 400,000  Prestige VAF processing fee = P400,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount = P400,000  Loan amount = P400,001 - P650,000  Loan amount = P400,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Loan amount = P500,001 - P1,500,000  Loan amount = P500,001 - P1,500,000  Loan amount = P100,000 - P5,000,000  Copy of title-deed  Copy of bond documents  Document retrival charge  Copy of bond documents  Document retrival charge  Copy of bond documents  Preapproval Letter  Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business)  SME Current Account  Maintenance fee  Cash handling fee (on value of deposits)  Activity fee  Inter account sweep fee	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06 42.40 50.06 42.40 50.06 42.40 50.06 42.40 24.36  Charges	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) >6 months Queries (International payments) >6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT / IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 12 Months + Issue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others Establishment fee  Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  270.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  Risk Based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 500.00  (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00  (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89 29.90  5.09 5.09 10.18	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Gash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):  - Own ATM - Local - International  Point of Sale Purchases Point of Sale Purchases (local) - Own Machines Point of Sale Purchase (international)  Declined POS Transaction (insufficient funds): - Own	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Fr	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees: Personal VAF processing fee < 400,000 Prestige VAF processing fee = P400,001 – P650,000 Premier VAF processing fee = P650,001 – P1,500,000  Scheme VAF processing fee Loan amount <= P400,000 Loan amount = P400,001 - P650,000 Loan amount = P650,001 - P1,500,000  Cross border deals per agreement Repossession Insurance Cover Repossession storage fee Repossession handling fee Change of ownership letter Cross border authority letter Vehicle Settlement Quotation  Home Loan processing fees Personal Home Loan processing fee Prestige Home Loan processing fee Premier Home Loan processing fee  Dean amount <= 500,000 Loan amount = P1,500,001 - P1,500,000 Loan amount = P1,500,001 - P1,500,000 Loan amount = P1,500,001 - P1,500,000 Copy of title-deed Copy of bond documents Document retrival charge Copy of Title-deed Loans clearance letter Copy of bond documents Preapproval Letter Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business) SME Current Account Maintenance fee Cash handling fee (on value of deposits) Activity fee	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P10,281.58 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) > 6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940//950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 4-12 Months + Issue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others Establishment fee  Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure  Counter Guarantee-Authenticating and advising  Letters of Credit Handling/Advising Document examination Inward Outward	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P478.49 max P1,082.99  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12  Risk based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 4000.01 - 500.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 4000.01 - 5000.00  (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00 500.01 - 500.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47 7.47  14.95 19.89 29.90  5.09 5.09 5.09 10.18 15.27 20.36 25.45	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Above 500 Upto P1,000 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM outside Botswana – (Above P1,000) ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):  - Own ATM - Local - International  Point of Sale Purchases Point of Sale Purchase (local) - Own Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (international)  Declined POS Transaction (insufficient funds): - Own - Local - International	P304.33 + clawback of 1%   from initial rate offered	days from last day of the month)  ITC Enquiry  CRB Enquiry  Overdraft Excess Notice  Overdraft Excess Notice  Overdraft Renewal  Car Loan processing fees:  Personal VAF processing fee = P400,000  Prestige VAF processing fee = P650,001 - P650,000  Premier VAF processing fee = P650,001 - P1,500,000  Scheme VAF processing fee  Loan amount = P400,001 - P650,000  Loan amount = P400,001 - P650,000  Loan amount = P650,001 - P1,500,000  Cross border deals per agreement  Repossession Insurance Cover  Repossession storage fee  Repossession handling fee  Change of ownership letter  Cross border authority letter  Vehicle Settlement Quotation  Home Loan processing fees  Personal Home Loan processing fee  Prestige Home Loan processing fee  Premier Home Loan processing fee  Coan amount = P500,000  Loan amount = P1,500,001 - P1,500,000  Loan amount = P1,500,001 - P1,000,000  Multi-residential processing fee  Loan amount = P10,000 - P5,000,000  Copy of title-deed  Copy of bond documents  Document retrival charge  Copy of Title-deed  Copy of bond documents  Document retrival charge  Copy of bond documents  Preapproval Letter  Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business)  SME Current Account  Maintenance fee  Cash handling fee (on value of deposits)  Activity fee  Inter account sweep fee  SME-Community Account  Cash handling fee (on value of deposits)	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2.346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06 42	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) 3-6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Imward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT / IMO (Purchase/ Replace/Stop) SWFT MT940 / 1950 Statement View SWFT MT940 Statement View Old Records Investigations 0-3 Months 3-6 Months 1-2 Months 1-2 Months 1-1 Months 1-1 Months 1-2 Months 1-3 Months 0-1 Chers Establishment fee Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure Counter Guarantee-Authenticating and advising Document examination Inward Outward Outward Outward Outward Outward Confirmation fee Document discrepancy	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 0.57% min P248.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based Risk Based Risk Based 356.44  64.31 62.62 129.12 Risk based, min P345.16 0.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P4.07 per statement P4.07 per statement P5.09 per statement P6.030 0.20% min P158.00 max P662.00  Charges 0.51% per quarter 215.29 Price based on risk Profile min P376.41 Price based on risk Profile min P376.41 Price based on risk Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 500.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1500.00 500.01 - 1000.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 5000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89 29.90  5.09 5.09 5.09 5.09 5.09 5.09 5.09	ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM Access Fee for China Union Pay ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):  - Own ATM - Local - International  Point of Sale Purchases Point of Sale Purchase (local) - Own Machines Point of Sale Purchase (loral) - Other banks Machines Point of Sale Purchase (international)  Declined POS Transaction (insufficient funds):  - Own - Local - International  Business Debit Card Business Debit Card Business Debit Card Business Debit card Annual fee ATM Cash withdrawal (Own ATM) - up to P500 ATM cash withdrawal (Own ATM) - up to P500 ATM cash withdrawal (Own ATM) - D40ve S00 up to P1,000	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Fr	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees: Personal WAF processing fee = 400,000 Prestige WAF processing fee = P400,001 – P650,000 Premier VAF processing fee = P650,001 – P1,500,000  Scheme VAF processing fee Loan amount = P400,000 Loan amount = P400,001 – P0,500,000 Loan amount = P400,001 – P1,500,000  Cross border deals per agreement Repossession Insurance Cover Repossession storage fee Personal Home Loan processing fee Personal Home Loan processing fee Perstige Home Loan processing fee Premier Home Loan processing fee Loan amount = P500,001 - P1,500,000 Loan amount = P500,001 - P1,500,000 Loan amount = P1,000,000 - P5,000,000  Copy of bond documents P1,500,001 - P1,000,000  Multi-residential processing fee Loan amount = P100,000 - P5,000,000  Copy of title-deed Loan sclearance letter Copy of bond documents Preapproval Letter Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business) SME Current Account Maintenance fee Cash handling fee (on value of deposits) Activity fee Inter accounts weep fee SME-Community Account Cash handling fee (on value of deposits) Asintenance fee (If balance is <20,000) SME club membership fee Auditors Charge Old statement Account Confirmation	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 42.40 50.06	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - ( all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) > 6 months  Swift charges - Within Africa - Swift chale Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Inward collections handling fee - Documentary bills - Clean bills Import Bill negotiated Holding charge Courier charge: Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT /IMO (Purchase/ Replace/Stop) SWFT MT940/950 Statement View SWFT MT940/950 Statement View SWFT MT942 Statement View Old Records Investigations 0-3 Months 3-6 Months 6-12 Months 6-12 Months 12 Months + Issue of draft/IMO  Bonds, Guarantees & Indemnity Establishments Commission - Others Establishment fee  Ammendments-Increase of amount (Chargeable on increase) - Extension to tenure Counter Guarantee-Authenticating and advising  Document examination Inward Outward Confirmation fee	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P246.07 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12  Risk based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 25.00 - 125.00 125.01 - 250.00 25.01 - 500.00 500.01 - 1000.00 (iv) Cash deposit via Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2500.00 500.01 - 1000.00 1000.01 - 2500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 4.68 7.47 7.47 7.47  14.95 19.89 29.90  5.09 10.18 15.27 20.36 25.45 35.63	Charge for breaking a term deposit  ATM Charges – Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (Own ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Up to P500 ATM cash withdrawal (other banks ATM) – Dovo P500 Upto P1,000 ATM cash withdrawal (other banks ATM) – Above P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM cash withdrawal outside Botswana – Up to P1,000 ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to other Absa accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM - Local - International  Point of Sale Purchase (local) - Own Machines Point of Sale Purchase (international)  Declined POS Transaction (insufficient funds): - Own - Local - International  Business Debit Card Business Debit Card Annual fee ATM Cash Withdrawals ATM cash withdrawal (Own ATM) - up to P500	P304.33 + clawback of 1%   from initial rate offered	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Notice Overdraft Renewal  Car Loan processing fees: Personal VAF processing fee <= 400,000 Prestige VAF processing fee = P400,001 – P650,000 Premier VAF processing fee = P650,001 – P1,500,000  Scheme VAF processing fee Loan amount = P400,001 – P650,000 Loan amount = P400,001 – P1,500,000  Cross border deals per agreement Repossession Insurance Cover Repossession storage fee Repossession handling fee Change of ownership letter Cross border authority letter Vehicle Settlement Quotation  Home Loan processing fees Personal Home Loan processing fee Prestige Home Loan processing fee Premier Home Loan processing fee Loan amount = P500,000 Loan amount = P500,001 – P1,500,000 Loan amount = P1,500,001 – P10,000,000 Multi-residential processing fee Loan amount = P100,000 - P5,000,000  Copy of title-deed Copy of bond documents Document retrival charge Copy of bond documents Preapproval Letter Settlement Balance request  Small & Medium Enterprise Banking (Former Local Business) SME Current Account Maintenance fee Cash handling fee (on value of deposits) Activity fee Inter account sweep fee SME-Community Account Cash Internation for the manual procession of the processi	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 13.06 13.06 13.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.27% min P1,252.80 max P14,463.66  50.06 50.06 50.06 42.40	Mail/telegraphic	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P246.07 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  Risk Based  756.44  64.31  62.62  129.12  Risk based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 125.01 - 250.00 250.01 - 500.00 500.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 250.01 - 500.00 500.01 - 1000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47 7.47  14.95 19.89 29.90  5.09 5.09 5.09 10.18 15.27 20.36 25.45 35.63	Charge for breaking a term deposit  ATM Charges - Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) - Up to P500 ATM cash withdrawal (Own ATM) - above 500 Upto P1,000 ATM cash withdrawal (Own ATM) - Above P1,000 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) - Above P500 Upto P1,000 ATM cash withdrawal ottside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM cash withdrawal outside Botswana - Up to P1,000 ATM outside Botswana - (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Forieign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other Absa accounts ATM Funds transfer to other local banks  ATM Mini-Statement (other banks ATM) Additional card issued Lost ATM card replacement PIN replacement Dynamic Currency Conversion on ATM fee (per transaction)  Foreign Currency Conversion Rate  Balance enquiry (own ATMs) Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds): - Own ATM - Local - International  Point Of Sale Purchase (local) - Own Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machines Point of Sale Purchase (local) - Other banks Machine	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37  4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Charge 120.16 2.65 5.25 5.83 2.65 6.95 8.32 38.50	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Noti	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,463.66  50.06 50.06 42.40	Mail/telegraphic - Local Currency - Negotiation of cheques, sight drafts  Outward Transfers [TT Charge] - (all currencies)  RTGS - Real Time Gross Settlement - Foreign currency Amendment Recalling of Funds (from other banks) Cancellation Queries (International payments) 0-3 months Queries (International payments) 3-6 months Queries (International payments) > 6 months  Swift charges - Within Africa - Swift Cable Charge Collection Charges Outward Collections Handling fee - Documentary bills - Clean bills Import Bill negotiated Export Bill negotiated Export Bill negotiated Holding charge Courier charges Local International Extension of maturity date Avalising of a bill Issue of draft / IMO DRAFT / IMO (Purchase/ Replace/Stop) SWFT MT942 Statement View	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90 0.25% min P78.44 max P391.53 135.00 135.00 270.00 135.00 200.00 270.00  0.25% min P78.44 max P391.53 121.13  0.57% min P478.49 max P1,082.99 0.57% min P246.07 max P541.49 0.57% min P478.49 max P1,082.99 0.57% min P254.65 max P541.49 Risk Based Risk Based Risk Based Risk Based Risk Based Risk Based O.20% min P160.82 max P673.82 53.95 P5.09 per statement P4.07 per statement P5.09 per statement P4.07 per statement P4.07 per statement P4.07 per statement P5.09 per statement P6.00 Charges 0.51% per quarter 215.29 Price based on risk Profile min P175.24 Price based on risk
25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00  Business Services (i) Business Services Registration Airtime purchase Split Bill Request Money (B2P) Request Money (B2B) Bill payments  (ii) Business to Business Payment Tariff Up to P999 1000 - 9,999 10K and above  (iii) Cash out at Agent 25.00 - 125.00 125.01 - 250.00 250.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 125.01 - 250.00 250.01 - 500.00 500.01 - 500.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 2000.00 2000.01 - 4000.00 4000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00 500.01 - 1000.00 1000.01 - 5000.00	3.66 5.50 10.38 15.88 27.48 42.75 60.46  Charges  Free 1.83 1.02% of transaction amount 4.68  5.50 10.99 16.49  3.66 5.50 10.38 15.88 27.48 42.75 60.46  4.68 4.68 7.47 7.47  14.95 19.89 29.90  5.09 5.09 10.18 15.27 20.36 25.45 35.63	Charge for breaking a term deposit  ATM Charges — Individuals (current account) Debit Card ATM cash withdrawal (Own ATM) — Up to P500 ATM cash withdrawal (Own ATM) — Above P1,000 ATM cash withdrawal (Own ATM) — Above P1,000 ATM cash withdrawal (other banks ATM) — Above P2,000 ATM cash withdrawal (other banks ATM) — Above P500 Upto P1,000 ATM cash withdrawal (other banks ATM) — Above P500 Upto P1,000 ATM cash withdrawal outside Botswana — Up to P1,000 ATM cash withdrawal outside Botswana — Up to P1,000 ATM outside Botswana — (Above P1,000) ATM Access Fee for China Union Pay ATM Access Fee for Foreign/International Cards ATM Cash Deposit ATM Funds transfer to own Accounts ATM Funds transfer to other Abos accounts ATM Bill payment Dynamic Currency Conversion Rate Balance enquiry (own ATMs) Balance enquiry (own ATMs) Balance enquiry (own ATMs) Balance enquiry (other banks)  ATM Bill payment ATM airtime top-up ATM Fund transfer to mobile network operator (MNO Wallet) ATM Video/Disputed transactions  Declined ATM withdrawal (insufficient funds):  Own ATM - Local - International  Point Of Sale Purchase (local) - Own Machines Point of Sale Purchase (lo	P304.33 + clawback of 1% from initial rate offered  Charges 3.60 3.47 3.57 7.57 7.57 7.57 7.57 7.77  37.43 37.86 \$5.14 \$3.53 P0.55 per 100 4.08 4.08 11.00  Free 81.66 87.77 Free 5.0% of transaction amount Min P5.00 Max. P200.00 3.71% of transaction amount Max P3,562.50 0.78 1.37 4.07 0.58 10.60 56.18  Free Free Free Free Free Free Free Charge 120.16 2.65 5.25 5.83 2.65 6.95 8.32	days from last day of the month) ITC Enquiry CRB Enquiry Overdraft Excess Notice Overdraft Excess Noti	30 days interest 42.92  29.67 17.80 207.70 1.20% min P636.00  1.18% min P938.10 max P7,563.50 1.18% min P938.10 max P8, 168.76 1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  1.18% min P938.10 max P12.910.80  2,346.47 228.93 114.80 631.38 13.06 13.06 42.40  1.18% min P1,128.67 max P9, 346.89 1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,195.85  1.18% min P1,128.67 max P14,463.66  50.06 50.06 42.40	Mail/telegraphic	0.32% min P73.56 max P391.53  0.25% min P69.08 max P1,141.33  0.25% min P78.44 max P366.90  0.25% min P78.44 max P391.53  135.00  270.00  135.00  200.00  270.00  0.25% min P78.44 max P391.53  121.13  0.57% min P478.49 max P1,082.99  0.57% min P246.07 max P541.49  0.57% min P478.49 max P1,082.99  0.57% min P254.65 max P541.49  Risk Based  Risk Based  Risk Based  Risk Based  356.44  64.31  62.62  129.12  Risk based, min P345.16  0.20% min P160.82 max P673.82  53.95  P5.09 per statement  P4.07 per statement  P4.07 per statement  Free  63.03  61.07  63.03  0.20% min P158.00 max P662.00  Charges  0.51% per quarter  215.29  Price based on risk  Profile min P376.41  Price based on risk  Profile min P175.24  Price based on risk  Profile min P