



TARIFF	REVISED CHARGES (Pula)* INCLUSIVE OF VAT
(ii) Letters of Credit (inward - exports)	
Advising commission	228
Confirming commission	0.285% per qtr or part thereof min.171 +advising fee 228
Negotiation of documents	0.456% min 114.
Amendments (other than extensions)	0.285% per qtr or part thereof min 171.
Cancellation	171
Extension of tenure	0.285% per qtr or part thereof min 171
Document examination	57
Forwarding issuing Banks own amendment	171
Letters of Credit (outwards - import)	
Establishment of letter of credit	
Standard letter of credit	0.285% per qtr or part thereof min 285
special letter of credit (Sec by cash cover)	0.171% per qtr or part thereof min 228.
SWIFT cost on establishment	142.5
Extention or renewal of letter of credit	0.285% per qtr or part thereof on full amt min 171
Increase of amount of letter of credit	0.285% per qtr or part thereof on increased amt min 171
Drawing commission on letter of credit	0.342% min 171 max 342
Amendment of letter of credit	171
Couriering of documents	171
Revolving and standby letter of credit	0.285% per qtr or part thereof min 285
Cancellation of letter of credit	136.515
Foreign Bills (Collection Charges)	
Outward collection Handling	
Documentary bills	0.57% on principal amount with min 228 & max subject to arrangement 0.57% min 57 max 199.50 plus postal/courier out of pocket exp
Clean Bills.	
Inward collection handling	
Documentary bills	0.57% on principal amount with min of 285 & max subject to arrangement
Clean bills	0.285% with a min of 57 and max 188.10
Extention after maturity	285 per item for accepted bill or sight bills
Cable Charges	142.5
Availing of a bill	228
(v) Bonds/guarantees/Indemnities	
Guarantees:	
Shipping Guarantees 9 (Bill of lading Indemnities)	
Establishment	1.14% p.a. or part thereof min 114
Quarterly commission	free
Increase of amounts	1.14% p.a.or part there of on increased amt min 171
Extension of tenure	1.14% p.a.or part there of on full amt min 171
Copy of the tittle deed request	free
Postages	18.33
Property Guarantees/Letter of undertaking:	
Establishment fee	1.14% p.a. or part thereof min 114
Subsequent	1.14% p.a. or part thereof min 114
Commission on guarantee	1.14% p.a. or part thereof min 114
Assessment fee	free
Copy of title deed	free
In case of 100% cash margin	50% of above

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Postages	18.33
Bonds:	
Performance/Tender Bonds	
Establishment:	
For bank customers	1.14% p.a. or part thereof min 114
For non-bank customers	1.14% p.a. or part thereof min 114
Quarterly commission	0
Copy of bond request	0
Postages	18.33
PAYMENT AND CLEARING CHARGES	
Cheque-Books/Forms:	
Issue to customer	45.6
Personal Cheque book:	
20 pages	Actual
40 pages	Actual
Corporate Chequebook	
100 pages	Actual
Deposit-Book	
20 – 50 pages	free
51-100 pages	free
101 and above	free
Local fund transfer/Salary/Stop Orders (OTC)	
Local transfer to own account within the same bank	3.42
Local transfer to third party accounts within bank	3.42
Local transfer to own/third party accounts within other banks	28.5
Salary transfer OTC intra bank	1.14/salary
Salary transfer OTC inter bank	28.5/salary
Stop order within bank (own accounts)	free
Stop order within bank (third party accounts)	3.42
Stop order within bank (loan repayment)	free
Stop order inter bank	28.5
Direct debit	free
Stop order dishonoured: insufficient funds	29.45
Penalty charges	
Stoppage of payment	91.2/instrument Max 285.
Honoring fees (to be charge per item in excess of account balace/limit)	114/item
Cheque dishonored due to lack of funds	206.09
Debit order unpaid	free
Post-dated cheques	29.45
Return of Outward Cheques	29.45
Account Services	
Investigations on transactions	39.9
Certificate of Balance:	39.9
Audit confirmation	171
Certificate covering interest paid	74.1
Balance of account only	39.9
Full bank history report	36.56
Stop payment instruction	91.2/instrument Max 285
Real Time Payments and Collections	171
Alternative pricing options on request	free
Account modification charges	5.89
(D)Other Services	
Fax:	free
Local	free
International	free
Photocopying of documents	57 per item
Courier services	Actual

Debit Card Blocking Made Easy

In case of emergency!!
In the event that one would need to block their debit card
please proceed(dial) as follows.



MASCOM Users: 0800400000 (Toll free)

BTC/B-Mobile/ Land Lines: 0800600206 (Toll Free)

For any other mobile service providers
(Even from any place of the world) : 00917949044150 (Chargeable)



Missed Call Service

To know your balance
Dial 397 5385
...let it ring twice...

Just give a missed call from your registered mobile number
Know your account balance any time! anywhere! 50 thebe per SMS

Terms and Conditions

.Mobile number should be registered with our Bank
.Call can be hangd up by the user itself after giving 2-3 rings.
.SMS will be delivered to registered mobile number, after giving missed call
from registered mobile number.
.SMS will contain the real time account available balance.
.SMS will contain account available balances of Savings, Current and Call
accounts (even foreign currency accounts).
.BWP 0.50+VAT will be charged per SMS.
.Five number of missed call can be placed in a 24 Hrs.
.Single SMS can contain the account balances of maximum four accounts



Bank of Baroda (Botswana) Ltd.

TARIFF CHARGES

W.E.F. 01th April 2023

NOTE:-

1. The Service Charges are Inclusive of 14% Vat
2. The Bank reserves the right to revise the above
rates and terms and conditions with 21 Banking days prior Notice.

Date of Credit of Interest / Charging of Interest

Savings Accounts:- On last Working Day of each
Month Except Premium Savings Account (Quarterly).

Call/Notice/Fixed Deposit/Fast Access Accounts:-
On last Working Day of each Month.

Regular Income:- The date of every month
corresponding to opening Date of the Account.

Over Draft Accounts:- On last Working Day of each Month.

Loans:- 28th of each Month.

Contact Details

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TARIFF	REVISED CHARGES (Pula)* INCLUSIVE OF VAT
(a) ACCESSIBILITY FACILITATION CHARGES	
(i) ATM Charges - Business /Individuals Current Account (Debit Card)	
ATM cash withdrawal (Own ATM)	3.42
ATM cash withdrawal (other banks ATM)	6.84
ATM cash withdrawal (international)	28.5
Mini-statement at ATM	Free
Lost ATM card replacement	114
Pin Replacement	11.4
Additional card issued	57
Balance enquiry own ATM	Free
Balance enquiry other Bank's ATM	1.71
Declined ATM withdrawal (no funds):	
Own ATM	
Local	1.14
International	1.71
Point of Sales (Local)-other banks machine	2.28
Point of Sale (International)- Other banks machine	5.7
e-commerce transactions	1.14
Internet Banking Systems	
Installation	Free
Re-installation	Free
Monthly fee (business/overdraft account)	57
Local Transfers:	
To own account within the same bank	Free
To own account in other banks	3.57
To third party accounts within bank	2.28
To third party accounts in other banks	3.57
Internet Banking:	
Sign-up/registration	Free
Balance enquiry single account	Free
balance enquiry multiple account	Free
Statement request	Free
Cheque book request	Free
Account transfers	Free
Regeneration of Password	11.4
Enable User disabled due to misuse	17.1
Linking/delinking of accounts	11.4
Addition of user/ modification of user/ modification of access rights	34.2
Change/modification in transaction limits	22.8
Cellphone Banking	
Subscription	Free
SMS Payment Notification	Free
Balance Enquiry through SMS	0.57/sms
Investment/intermediation Charges	
Term Deposits (3-6 months)	
Charge for breaking a term deposit	Penalty of 1% Min P60
Term deposits (7-9 months)	
Charge for breaking a term deposit	Penalty of 1% Min P60
Term deposits (10-12 months)	
Charge for breaking a term deposit	Penalty of 1% Min P60
Term deposits (13-15 months)	
Charge for breaking a term deposit	Penalty of 1% Min P60
Term deposits (16-18 months)	
Charge for breaking a term deposit	Penalty of 1% Min P60

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Term deposits (18 months and above)	
Charge for breaking a term deposit	Penalty of 1% Min P60
Savings Accounts	
Minimum Balance of P50-P100	
Monthly maintenance fee	Free
Withdrawal fee (over-the-counter)	34.6
Subsequent withdrawals	52.3
Violation of minimum balance	22.80 pm
Activation of dormant account	Free
Minimum Balance of P0 (No Charge Account)	
Monthly maintenance fee	0
Withdrawal fee (over-the-counter)	34.6
Subsequent withdrawals	52.3
Violation of minimum balance	23.55
Activation of dormant account	Free
Minimum Balance of P100000	
Monthly maintenance fee	17.10 per month
Withdrawal fee (over-the-counter)	34.6
Subsequent withdrawals	52.3
Violation of minimum balance	798/quarter
Activation of dormant account	Free
Deposits	
Over-the-counter-cheque deposits	Free
Over-the-counter deposit-other banks cheques	0.57 per Cheque
over the counter cash deposit at own bank	0.513% per P100 min. 0.513 max 366.43 per Deposit
(Foreign Currency Accounts- Personal)	
Monthly Maintenance	Free
Violation of minimum balance	Free
Monthly bank statements	Free
Interim bank statements	3.534
Copies of old bank statements	17.1
Over-the-counter cash withdrawal	2.85% Min 31.92 Max 627
Over-the-counter cash deposit	2.85% Min 31.92 Max 627
Dormant account charges	Free
Amendments (incoming SWIFT transfers)	28.5
Amendments (outgoing SWIFT transfers)	28.5
Foreign Currency Accounts- Business	
Monthly Maintenance	Free
Violation of minimum balance	Free
Monthly bank statements	Free
Interim bank statements	3.534

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Copies of old bank statements	17.1
Over-the-counter cash withdrawal	2.85% Min 31.92 Max 627
Over-the-counter cash deposit	2.85% Min 31.92 Max 627
Dormant account charges	Free
Amendments (incoming SWIFT transfers)	28.5
Amendments (outgoing SWIFT transfers)	28.5
(v) General Business Accounts Min balance P3000	
Monthly Maintenance	85.5 per month
Monthly bank statements	Free
Interim bank statements	3.534
Copies of old bank statements	17.1 per statement
Copies of deposit slips	57 per item
Over-the-counter cash withdrawal/Cheque encashment	0.855 per 100 or part thereof min.0.855 Max P638.40per transaction
Over-the-counter cash deposit/bulk deposit	0.513% per P100 min. 0.513 max 638.40 per Deposit
Over-the-counter cheque deposit own Bank	Free
Violation of minimum balance	39.90 pm
Balance enquiry	Free
Stop payment	91.20/instrument max 285
Incomplete deposit slip	Free
Internal debit order	Free
External debit order /EFT	28.5
Sweeping charge(One time Setup fees)	4.123
Activation of dormant account	Free
Closing of account	Free
Auditor's information charge	171
Balance enquiry	Free
General Personal Accounts	
Monthly maintenance	22.80 per quarter
Monthly bank statement	Free
Interim bank statements	3.53
Copies of old statements	17.1
Copies of deposit slips	57
Over-the-counter-cash withdrawal/cheque encashment	34.6
Over-the-counter cash deposit	0.513% per P100 min. 0.513 max 638.40 per Deposit
Referral fees (calling a customer to normalise excess)	Free
Exchange of notes/coins over-the-counter(Non- BG customer)	1.14% of value min 17.10
Transaction fee/cheque service	Free
Balance enquiry over-the-counter	Free
Activation of dormant accounts	Free
Closing of account	Free
Incomplete deposit slip	Free
Stop payment	91.20/instrument max 285
Savings Account Minimum Balance of P1000	
Closing of account	22.8
Savings Account Minimum Balance of P100000	
Closing of account	
If closed before 365 days	570
If closed after 365 days	114
Advances/Loans	
Personal Loans: (both scheme and non scheme)	
- Application	free

TARIFF	REVISED CHARGES (Pula)* INCLUSIVE OF VAT
- Processing/Arrangement	1.14%, Min 353.29 Max 3648
Insurance Administration	FREE
Vehicle and asset finance:	
- Processing/Arrangement	1.14% min 353.29 Max 114000.
Insurance administration	FREE
Early repayment penalty	FREE
Home Loans:	
- Processing/Arrangement	1.14% min 353.29 Max 68400.
Insurance administration	FREE
Early repayment penalty	FREE
Commercial building Loans:	
- Processing/Arrangement	1.14% min 353.29 Max 114000.
Insurance administration	FREE
Early repayment penalty	FREE
Overdrafts:	
- Authorised facility arrangement	1.14% min 353.29 Max 114000.
Insurance administration	FREE
Unauthorised facility	10% p.a. over prime
Renewal of Facility	1.14% min 353.29 Max 114000.
Adhoc facility	1.14% min 353.29 Max 114000.
	0.228% of unutilized amount up to minimum utilization limit.
Underutilised Overdrafts (minimum utilization 60%)	
other charges in loans:	
Documentation fees for all loans and overdrafts	353.29
Early repayment penalty	FREE
ITC Enquiry	6.83/Enquiry
Penal Interest for all Loans and overdraft for Non Payment/Delay Payment/Non Compliance of Sanction Terms and Condition	2% over and above Stipulated Interest Rate.
Modification in existing facility all loans & OD's	570 per modification
Tender letter	114
Agreement in principle/willing to offer facility letter	114
TRADE FACILITATION CHARGES	
Foreign Exchange Charges	
International electronic Funds Transfer	0.3876% min 45.6 max 399.
International SWIFT bank transfer	0.3876% min 45.6 max 399.
Purchase of foreign notes	2.85% min 31.92 max 627
Sale of foreign notes	2.85% min 31.92 max 627
Purchase of travellers cheques	2.85% min 31.92 max 627
Sale of travellers cheques	2.85% min 31.92 max 627
Sale of foreign draft	0.3876% min 45.6 max 399.
Bills negotiated and returned unpaid	Free
Foreign draft	0.3876% min 45.6 max 399.
Telegraphic transfer	0.3876% min 45.6 max 399.
Real Time Gross Settlement	171
Draft replacement	58.881
Draft and mail transfer	0.3876% min 45.6 max 399.
Inward SWIFT bank transfer	0.3876% min 45.6 max 399.
Draft request to stop	57
SWIFT cable cost	142.5
Inter account foreign currency transfer	5.7
RAPID FUNDS TO INDIA (CUSTOMISED PRODUCT)	
Remittance	
Below 25,000	57
25,000 and above but below 50,000	114
50,000 and above but below 100,000	171
100,000 and above	228