

FNB Lesotho Interest Rates 2025



(Customer) Effective from 06 Feb 2025



(Business) Effective from 06 Feb 2025



Product	Interest (% pa) Effective from			
Loan Accounts				
Prime Overdraft Rate	10.75%	6-Feb-25		
New Homeloans	10.75%	6-Feb-25		
Existing Homeloans	10.75%	6-Feb-25		
Student Loans	10.75%	6-Feb-25		
Staff Loans (S1)	7.17%	6-Feb-25		
Staff Overdrafts (QA) 10.75%-3.58%	7.17%	6-Feb-25		
FNB Cheque Account - DDA 02				
First Cheque (Daily Balance)	2.18%	6-Feb-25		
FNB Cheque Account - DDA 04				
Non-Resident	0.00%	6-Feb-25		
FNB Cheque Account - DDA 06				
Status	2.18%	6-Feb-25		
FNB Cheque Account - DDA 07				
Premier	2.18%	6-Feb-25		
Standard 32-Day Extension - (TOA 11)				
M0 - M999.99	2.18%	2.18%	2.18%	6-Feb-25
M 1,000 - M 9,999.99	2.18%	2.18%	2.19%	6-Feb-25
M 10,000 - M 49,999.99	2.19%	2.20%	2.21%	6-Feb-25
M 50,000 - M 99,999.99	2.21%	2.22%	2.23%	6-Feb-25
M 100,000 - M 249,999.00	2.23%	2.24%	2.25%	6-Feb-25
M 250,000 - M 499,999.00	2.25%	2.26%	2.26%	6-Feb-25
M 500,000 - M 999,999.99	2.26%	2.27%	2.28%	6-Feb-25
M 1,000,000 +	2.28%	2.29%	2.30%	6-Feb-25
Smart Gold Account - (DDA 13) (Savings & Transmission)				
M1 - M999	2.18%	6-Feb-25		
M 1,000 - M 4,499	2.18%	6-Feb-25		
M 4,500 - M 5,999	2.18%	6-Feb-25		
M 6,000 - M 9,999	2.18%	6-Feb-25		
M 10,000 - M 14,999	2.18%	6-Feb-25		
M 15,000 - M 19,999	2.18%	6-Feb-25		
M 20,000 - M 24,999	2.18%	6-Feb-25		
M 25,000 - M 39,999	2.18%	6-Feb-25		
M 40,000 - M 49,999	2.18%	6-Feb-25		
M 50,000 - M 74,999	2.18%	6-Feb-25		
M 75,000 - M 99,999	2.18%	6-Feb-25		
M 100,000 +	2.18%	6-Feb-25		
Smart Account - (DDA 83)				
M 1 - M 999	2.18%	6-Feb-25		
M 1,000 - M 9,999	2.18%	6-Feb-25		
M 10,000 +	2.18%	6-Feb-25		
Future Forward - (DDA 86) (below 18 years, transact regularly)				
M 1 - M 999	2.18%	6-Feb-25		
M 1,000 - M 9,999	2.18%	6-Feb-25		
M 10,000+	2.18%	6-Feb-25		
Life Start - (DDA 14) (Students 18-24 Savings & Transmission)				
M 1 - M 9,999	2.18%	6-Feb-25		
M 10,000 +	2.18%	6-Feb-25		
Savings Pocket - Retail (DDA 92)				
M 1 - M49,999	2.18%	6-Feb-25		
M 50,000 - M 99,999	2.18%	6-Feb-25		
M 100,000 - M 499,999	2.18%	6-Feb-25		
M 500,000+	2.18%	6-Feb-25		
Bothebelele Savings Account - (DDA 81)				
M 1 - M 999	2.18%	6-Feb-25		
M 1,000 - M 9,999	2.18%	6-Feb-25		
M 10,000 +	2.18%	6-Feb-25		
Call Deposits Standard - (DDA 65)				
M 1,000 - M 9,999	3.63%	6-Feb-25		
M 10,000 - M 24,999	3.63%	6-Feb-25		
M 25,000 - M 49,999	3.63%	6-Feb-25		
M 50,000 - M 99,999	3.64%	6-Feb-25		
M 100,000 - M 250,000	3.65%	6-Feb-25		
M 250,000 - M 499,999	3.66%	6-Feb-25		
M 500,000 - M 999,999	3.67%	6-Feb-25		
M 1,000,000 - M 4,999,999	3.68%	6-Feb-25		
M 5,000,000 +	3.70%	6-Feb-25		
Money Market-(DDA 26) Individual				
M 10,000 - M 19,999	3.63%	6-Feb-25		
M 20,000 - M 49,999	3.63%	6-Feb-25		
M 50,000 - M 99,999	3.64%	6-Feb-25		
M 100,000 +	3.64%	6-Feb-25		
Standard Fixed Deposits - Investments (CDA 01)				
3 - 5 months	<10,000	>10,000	6-Feb-25	
6 - 11 months	5.44%	5.44%	6-Feb-25	
12 - 17 months	5.44%	5.45%	6-Feb-25	
18 - 23 months	5.47%	5.49%	6-Feb-25	
24 - 35 months	5.50%	5.51%	6-Feb-25	
36 - 47 months	5.52%	5.53%	6-Feb-25	
48 - 60 months	5.50%	5.52%	6-Feb-25	
48 - 60 months	5.53%	5.50%	6-Feb-25	
Flex Fixed Deposit (TOA 13)				
Amount	3 Months	12 Months	Effective from	
M 0 - M 999.99	5.44%	5.44%	6-Feb-25	
M 1,000 - M 9,999.99	5.45%	5.45%	6-Feb-25	
M 10,000 - M 49,999.99	5.45%	5.45%	6-Feb-25	
M 50,000 - M 99,999.99	5.46%	5.46%	6-Feb-25	
M 100,000 - M 249,999.99	5.47%	5.48%	6-Feb-25	
M 250,000 - M 499,999.99	5.49%	5.50%	6-Feb-25	
M 500,000 - M 999,999.99	5.51%	5.52%	6-Feb-25	
M 1,000,000 - M 2,999,999.99	5.53%	5.54%	6-Feb-25	
M 3,000,000 +	5.55%	5.56%	6-Feb-25	

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Existing Homeloans	10.75%	6-Feb-25		
Student Loans	10.75%	6-Feb-25		
Staff Loans (S1)	7.17%	6-Feb-25		
Staff Overdrafts (QA) 10.75%-3.58% 1691	7.17%	6-Feb-25		
FNB Cheque Account - DDA AA				
Business Cheque	0.00%	6-Feb-25		
FNB Cheque Account				
Staff - DDA24	2.18%	6-Feb-25		
FNB Corporate Base - DDA MA				
Corporate Base	0.00%	6-Feb-25		
Standard 32-Day Extension - (TOA 11)				
M0 - M999.99	0.35%	0.35%	0.35%	6-Feb-25
M 1,000 - M 9,999.99	0.36%	0.37%	0.38%	6-Feb-25
M 10,000 - M 49,999.99	0.39%	0.39%	0.40%	6-Feb-25
M 50,000 - M 99,999.99	0.41%	0.42%	0.43%	6-Feb-25
M 100,000 - M 249,999.00	0.44%	0.45%	0.46%	6-Feb-25
M 250,000 - M 499,999.00	0.48%	0.53%	0.55%	6-Feb-25
M 500,000 - M 999,999.99	0.57%	0.58%	0.59%	6-Feb-25
M 1,000,000 +	0.60%	0.61%	0.63%	6-Feb-25
Call Deposits Standard - (DDA 65)				
M 1,000 - M 9,999	0.35%	6-Feb-25		
M 10,000 - M 24,999	0.36%	6-Feb-25		
M 25,000 - M 49,999	0.37%	6-Feb-25		
M 50,000 - M 99,999	0.41%	6-Feb-25		
M 100,000 - M 250,000	0.43%	6-Feb-25		
M 250,000 - M 499,999	0.49%	6-Feb-25		
M 500,000 - M 999,999	0.53%	6-Feb-25		
M 1,000,000 - M 4,999,999	0.56%	6-Feb-25		
M 5,000,000 +	0.62%	6-Feb-25		
Money Market-(DDA AK) Business				
M 10,000 - M 19,999	0.30%	6-Feb-25		
M 20,000 - M 49,999	0.31%	6-Feb-25		
M 50,000 - M 99,999	0.34%	6-Feb-25		
M 100,000 +	0.35%	6-Feb-25		
Savings Pocket - Business (DDA FC)				
M 1 - M 9999	0.27%	6-Feb-25		
M 10,000+	0.28%	6-Feb-25		
Standard Fixed Deposits - Investments (CDA 01)				
3 - 5 months	<10,000	>10,000	6-Feb-25	
6 - 11 months	2.40%	2.40%	6-Feb-25	
12 - 17 months	2.44%	2.46%	6-Feb-25	
18 - 23 months	4.40%	4.44%	6-Feb-25	
24 - 35 months	4.50%	4.55%	6-Feb-25	
36 - 47 months	4.62%	4.65%	6-Feb-25	
48 - 60 months	4.46%	4.48%	6-Feb-25	
48 - 60 months	4.81%	4.85%	6-Feb-25	
Flex Fixed Deposit (TOA 13)				
Amount	3 Months	12 Months	Effective from	
M 0 - M 999.99	0.35%	0.37%	6-Feb-25	
M 1,000 - M 9,999.99	0.46%	0.52%	6-Feb-25	
M 10,000 - M 49,999.99	0.61%	0.63%	6-Feb-25	
M 50,000 - M 99,999.99	1.04%	1.23%	6-Feb-25	
M 100,000 - M 249,999.99	1.33%	1.36%	6-Feb-25	
M 250,000 - M 499,999.99	1.53%	1.78%	6-Feb-25	
M 500,000 - M 999,999.99	1.83%	2.10%	6-Feb-25	
M 1,000,000 - M 2,999,999.99	2.25%	2.45%	6-Feb-25	
M 3,000,000 +	2.54%	2.56%	6-Feb-25	