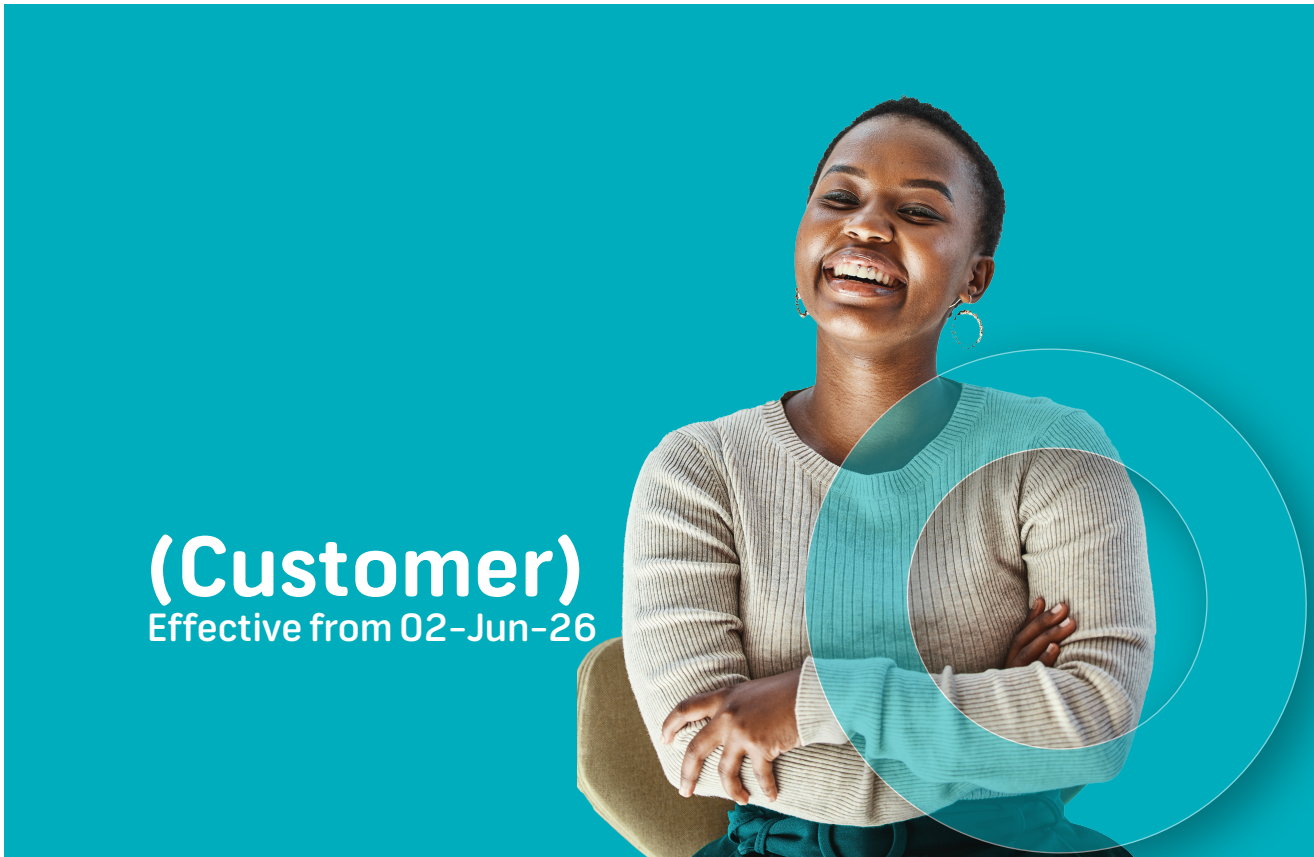


FNB LESOTHO INTEREST RATES | 2026



(Customer)
Effective from 02-Jun-26



(Business)
Effective from 02-Jun-26

Product		Interest (% pa)	Effective from	
Loan Accounts				
Prime Overdraft Rate		10.25%	02-Jun-26	
New Homeloans		10.25%	02-Jun-26	
Existing Homeloans		10.25%	02-Jun-26	
Student Loans		10.25%	02-Jun-26	
Staff Loans (S1)		6.83%	02-Jun-26	
Staff Overdrafts (QA) 10.25-3.42%		6.83%	02-Jun-26	
FNB Cheque Account – DDA 02				
First Cheque (Daily Balance)		2.03%	02-Jun-26	
FNB Cheque Account – DDA 04				
Non-Resident		0.00%	02-Jun-26	
FNB Cheque Account – DDA 06				
Status		2.03%	02-Jun-26	
FNB Cheque Account – DDA 07				
Premier		2.03%	02-Jun-26	
Standard 32- Day Extension - (TOA 11)		1st Month	2nd Month	3rd Month
M0 - M999.99		2.03%	2.03%	2.03% 02-Jun-26
M 1,000 - M 9,999.99		2.03%	2.04%	2.05% 02-Jun-26
M 10,000 - M 49,999.99		2.05%	2.06%	2.07% 02-Jun-26
M 50,000 - M 99,999.99		2.07%	2.08%	2.09% 02-Jun-26
M 100,000 - M 249,999.00		2.09%	2.10%	2.11% 02-Jun-26
M 250,000 - M 499,999.00		2.11%	2.12%	2.13% 02-Jun-26
M 500,000 - M 999,999.99		2.13%	2.14%	2.15% 02-Jun-26
M 1,000,000 +		2.15%	2.16%	2.17% 02-Jun-26
Smart Gold Account – (DDA 13) (Savings & Transmission)				
M1 - M999		2.03%	02-Jun-26	
M 1,000 - M 4,499		2.03%	02-Jun-26	
M 4,500 - M 5,999		2.03%	02-Jun-26	
M 6,000 - M 9,999		2.03%	02-Jun-26	
M 10,000 - M 14,999		2.03%	02-Jun-26	
M 15,000 - M 19,999		2.03%	02-Jun-26	
M 20,000 - M 24,999		2.03%	02-Jun-26	
M 25,000 - M 39,999		2.03%	02-Jun-26	
M 40,000 - M 49,999		2.03%	02-Jun-26	
M 50,000 - M 74,999		2.03%	02-Jun-26	
M 75,000 - M 99,999		2.03%	02-Jun-26	
M 100,000 +		2.03%	02-Jun-26	
Smart Account – (DDA 83)				
M 1 - M 999		2.03%	02-Jun-26	
M 1,000 - M 9,999		2.03%	02-Jun-26	
M 10,000 +		2.03%	02-Jun-26	
Future Forward – (DDA 86) (below 18 years, transact regularly)				
M 1 - M 999		2.03%	02-Jun-26	
M 1,000 - M 9,999		2.03%	02-Jun-26	
M 10,000+		2.03%	02-Jun-26	
Life Start- (DDA 14) (Students 18-24 Savings & Transmission)				
M 1 - M 9,999		2.03%	02-Jun-26	
M 10,000 +		2.03%	02-Jun-26	
Savings Pocket – Retail (DDA 92)				
M 1 - M49 999		2.03%	02-Jun-26	
M 50,000 - M 99,999		2.03%	02-Jun-26	
M 100,000 - M 499,999		2.03%	02-Jun-26	
M 500,000+		2.03%	02-Jun-26	
Bothebebele Savings Account – (DDA 81)				
M 1 - M 999		2.03%	02-Jun-26	
M 1,000 - M 9,999		2.03%	02-Jun-26	
M 10,000 +		2.03%	02-Jun-26	
Call Deposits Standard – (DDA 65)				
M 1,000 - M 9,999		3.38%	02-Jun-26	
M 10,000 - M 24,999		3.38%	02-Jun-26	
M 25,000 - M 49,999		3.38%	02-Jun-26	
M 50,000 - M 99,999		3.39%	02-Jun-26	
M 100,000 - M 250,000		3.40%	02-Jun-26	
M 250,000 - M 499,999		3.41%	02-Jun-26	
M 500,000 - M 999,999		3.42%	02-Jun-26	
M 1,000,000 - M 4,999,999		3.46%	02-Jun-26	
M 5,000,000 +		3.48%	02-Jun-26	
Money Market-(DDA 26) Individual				
M 10,000 - M 19,999		3.38%	02-Jun-26	
M 20,000 - M 49,999		3.38%	02-Jun-26	
M 50,000 - M 99,999		3.38%	02-Jun-26	
M 100,000 +		3.39%	02-Jun-26	
<10,000 >10,000				
Standard Fixed Deposits – Investments (CDA 01)				
3 - 5 months		5.06%	02-Jun-26	
6 - 11 months		5.06%	02-Jun-26	
12 - 17 months		5.09%	02-Jun-26	
18 - 23 months		5.11%	02-Jun-26	
24 - 35 months		5.13%	02-Jun-26	
36 - 47 months		5.15%	02-Jun-26	
48 - 60 months		5.17%	02-Jun-26	
Flex Fixed Deposit (TOA 13)				
M 0 - M 999.99		5.06%	02-Jun-26	
M 1,000 - M 9,999.99		5.07%	02-Jun-26	
M 10,000 - M 49,999.99		5.07%	02-Jun-26	
M 50,000 - M 99,999.99		5.08%	02-Jun-26	
M 100,000 - M 249,999.99		5.09%	02-Jun-26	
M 250,000 - M 499,999.99		5.10%	02-Jun-26	
M 500,000 - M 999,999.99		5.12%	02-Jun-26	
M 1,000,000 - M 2,999,999.99		5.14%	02-Jun-26	
M 3,000,000 +		5.16%	02-Jun-26	

Product	Interest (% pa)		Effective from	
Loan Accounts				
Prime Overdraft Rate		10.25%		02-Jun-26
New Homeloans		10.25%		02-Jun-26
Existing Homeloans		10.25%		02-Jun-26
Student Loans		10.25%		02-Jun-26
Staff Loans (S1)		6.83%		02-Jun-26
Staff Overdrafts (QA) 10.25%-3.42%		6.83%		02-Jun-26
FNB Cheque Account – DDA AA				
Busines Cheque		0.00%		02-Jun-26
FNB Cheque Account				
Staff – DDA24		2.03%		02-Jun-26
FNB Corporate Base – DDA MA				
Corporate Base		0.00%		02-Jun-26
Standard 32- Day Extension – (TOA 11)				
	1st Month	2nd Month	3rd Month	
M0 - M999.99	0.31%	0.33%	0.33%	02-Jun-26
M 1,000 - M 9,999.99	0.32%	0.33%	0.34%	02-Jun-26
M 10,000 - M 49,999.99	0.35%	0.35%	0.36%	02-Jun-26
M 50,000 - M 99,999.99	0.37%	0.38%	0.39%	02-Jun-26
M 100,000 - M 249,999.00	0.40%	0.41%	0.42%	02-Jun-26
M 250,000 - M 499,999.00	0.44%	0.49%	0.51%	02-Jun-26
M 500,000 - M 999,999.99	0.53%	0.54%	0.55%	02-Jun-26
M 1,000,000 +	0.56%	0.57%	0.59%	02-Jun-26
Call Deposits Standard - (DDA 65)				
M 1,000 - M 9,999		0.31%		2-Jun-26
M 10,000 - M 24,999		0.32%		2-Jun-26
M 25,000 - M 49,999		0.33%		2-Jun-26
M 50,000 - M 99,999		0.37%		2-Jun-26
M 100,000 - M 250,000		0.39%		2-Jun-26
M 250,000 - M 499,999		0.45%		2-Jun-26
M 500,000 - M 999,999		0.48%		2-Jun-26
M 1,000,000 - M 4,999,999		0.52%		2-Jun-26
M 5,000,000 +		0.58%		2-Jun-26
Money Market-(DDA AK) Business				
M 10,000 - M 19,999		0.26%		02-Jun-26
M 20,000 - M 49,999		0.27%		02-Jun-26
M 50,000 - M 99,999		0.30%		02-Jun-26
M 100,000 +		0.31%		02-Jun-26
Savings Pocket – Business (DDA FC)				
M 1 - M 9999		0.23%		2-Jun-26
M 10,000+		0.24%		2-Jun-26
<10,000 >10,000				
Standard Fixed Deposits – Investments (CDA 01)				
3 - 5 months		2.36%	2.36%	2-Jun-26
6 - 11 months		2.40%	2.42%	2-Jun-26
12 - 17 months		4.36%	4.40%	2-Jun-26
18 - 23 months		4.46%	4.51%	2-Jun-26
24 - 35 months		4.58%	4.61%	2-Jun-26
36 - 47 months		4.41%	4.43%	2-Jun-26
48 - 60 months		4.77%	4.81%	2-Jun-26
Flex Fixed Deposit (TOA 13)				
M 0 - M 999.99		0.31%	0.33%	2-Jun-26
M 1,000 - M 9,999.99		0.42%	0.48%	2-Jun-26
M 10,000 - M 49,999.99		0.57%	0.59%	2-Jun-26
M 50,000 - M 99,999.99		1.00%	1.19%	2-Jun-26
M 100,000 - M 249,999.99		1.29%	1.32%	2-Jun-26
M 250,000 - M 499,999.99		1.49%	1.74%	2-Jun-26
M 500,000 - M 999,999.99		1.79%	2.06%	2-Jun-26
M 1,000,000 - M 2,999,999.99		2.21%	2.41%	2-Jun-26
M 3,000,000 +		2.50%	2.52%	2-Jun-26