

FNB LESOTHO INTEREST RATES | 2024



Product	Interest (% pa)	Effective from	
Loan Accounts			
Prime Overdraft Rate	11.00%	28-Nov-24	
New Home Loans	11.00%	28-Nov-24	
Existing Home Loans	11.00%	28-Nov-24	
Student Loans	11.00%	28-Nov-24	
Staff Loans (S1)	7.33%	28-Nov-24	
Staff Overdrafts (QA) 11.00-3.67%	7.33%	28-Nov-24	
FNB Cheque Account - DDA 02			
First Cheque (Daily Balance)	2.25%	28-Nov-24	
FNB Cheque Account - DDA 04			
Non-Resident	0.00%	28-Nov-24	
FNB Cheque Account - DDA 06			
Status	2.25%	28-Nov-24	
FNB Cheque Account - DDA 07			
Premier	2.25%	28-Nov-24	
Standard 32-Day Extension - (TOA 11)			
	1st Month	2nd Month	3rd Month
M0 - M999.99	2.25%	2.25%	2.25%
M 1,000 - M 9,999.99	2.25%	2.25%	2.25%
M 10,000 - M 49,999.99	2.26%	2.27%	2.28%
M 50,000 - M 99,999.99	2.28%	2.29%	2.30%
M 100,000 - M 249,999.00	2.30%	2.31%	2.32%
M 250,000 - M 499,999.00	2.32%	2.33%	2.34%
M 500,000 - M 999,999.99	2.34%	2.35%	2.36%
M 1,000,000 +	2.36%	2.37%	2.38%
Smart Gold Account - (DDA 13) (Savings & Transmission)			
M1 - M999	2.25%	28-Nov-24	
M 1,000 - M 4,499	2.25%	28-Nov-24	
M 4,500 - M 5,999	2.25%	28-Nov-24	
M 6,000 - M 9,999	2.25%	28-Nov-24	
M 10,000 - M 14,999	2.25%	28-Nov-24	
M 15,000 - M 19,999	2.25%	28-Nov-24	
M 20,000 - M 24,999	2.25%	28-Nov-24	
M 25,000 - M 39,999	2.25%	28-Nov-24	
M 40,000 - M 49,999	2.25%	28-Nov-24	
M 50,000 - M 74,999	2.25%	28-Nov-24	
M 75,000 - M 99,999	2.25%	28-Nov-24	
M 100,000 +	2.25%	28-Nov-24	
Smart Account - (DDA 83)			
M 1 - M 999	2.25%	28-Nov-24	
M 1,000 - M 9,999	2.25%	28-Nov-24	
M 10,000 +	2.25%	28-Nov-24	
Future Forward - (DDA 86) (below 18 years, transact regularly)			
M 1 - M 999	2.25%	28-Nov-24	
M 1,000 - M 9,999	2.25%	28-Nov-24	
M 10,000 +	2.25%	28-Nov-24	
Life Start - (DDA 14) (Students 18-24 Savings & Transmission)			
M 1 - M 9,999	2.25%	28-Nov-24	
M 10,000 +	2.25%	28-Nov-24	
Savings Pocket - Retail (DDA 92)			
M 1 - M 49,999	2.25%	28-Nov-24	
M 50,000 - M 99,999	2.25%	28-Nov-24	
M 100,000 - M 499,999	2.25%	28-Nov-24	
M 500,000 +	2.25%	28-Nov-24	
Bothebelele Savings Account - (DDA 81)			
M 1 - M 999	2.25%	28-Nov-24	
M 1,000 - M 9,999	2.25%	28-Nov-24	
M 10,000 +	2.25%	28-Nov-24	
Call Deposits Standard - (DDA 65)			
M 1,000 - M 9,999	3.75%	28-Nov-24	
M 10,000 - M 24,999	3.75%	28-Nov-24	
M 25,000 - M 49,999	3.75%	28-Nov-24	
M 50,000 - M 99,999	3.76%	28-Nov-24	
M 100,000 - M 250,000	3.77%	28-Nov-24	
M 250,000 - M 499,999	3.78%	28-Nov-24	
M 500,000 - M 999,999	3.79%	28-Nov-24	
M 1,000,000 - M 4,999,999	3.80%	28-Nov-24	
M 5,000,000 +	3.80%	28-Nov-24	
Money Market - (DDA 26) Individual			
M 10,000 - M 19,999	3.75%	28-Nov-24	
M 20,000 - M 49,999	3.75%	28-Nov-24	
M 50,000 - M 99,999	3.76%	28-Nov-24	
M 100,000 +	3.76%	28-Nov-24	
<10,000 >10,000			
Standard Fixed Deposits - Investments (CDA 01)			
3 - 5 months	5.63%	5.63%	28-Nov-24
6 - 11 months	5.64%	5.65%	28-Nov-24
12 - 17 months	5.67%	5.68%	28-Nov-24
18 - 23 months	5.69%	5.70%	28-Nov-24
24 - 35 months	5.71%	5.72%	28-Nov-24
36 - 47 months	5.73%	5.74%	28-Nov-24
48 - 60 months	5.75%	5.76%	28-Nov-24
Flex Fixed Deposit (TDA 13)			
M0 - M999.99	5.63%	5.63%	28-Nov-24
M 1,000 - M 9,999.99	5.64%	5.64%	28-Nov-24
M 10,000 - M 49,999.99	5.64%	5.64%	28-Nov-24
M 50,000 - M 99,999.99	5.65%	5.65%	28-Nov-24
M 100,000 - M 249,999.99	5.66%	5.67%	28-Nov-24
M 250,000 - M 499,999.99	5.68%	5.69%	28-Nov-24
M 500,000 - M 999,999.99	5.70%	5.71%	28-Nov-24
M 1,000,000 - M 2,999,999.99	5.72%	5.73%	28-Nov-24
M 3,000,000 +	5.72%	5.74%	28-Nov-24

Product	Interest (% pa)	Effective from	
Loan Accounts			
Prime Overdraft Rate	11.00%	28-Nov-24	
New Home Loans	11.00%	28-Nov-24	
Existing Home Loans	11.00%	28-Nov-24	
Student Loans	11.00%	28-Nov-24	
Staff Loans (S1)	7.33%	28-Nov-24	
Staff Overdrafts (QA) 11.00%-3.67% 1691	7.33%	28-Nov-24	
FNB Cheque Account - DDA AA			
Business Cheque	0.00%	28-Nov-24	
FNB Cheque Account - Staff	2.25%	28-Nov-24	
FNB Corporate Base - DDA MA			
Corporate Base	0.00%	28-Nov-24	
Standard 32-Day Extension - (TOA 11)			
	1st Month	2nd Month	3rd Month
M0 - M999.99	0.38%	0.38%	0.38%
M 1,000 - M 9,999.99	0.39%	0.40%	0.41%
M 10,000 - M 49,999.99	0.42%	0.43%	0.43%
M 50,000 - M 99,999.99	0.44%	0.45%	0.46%
M 100,000 - M 249,999.00	0.47%	0.48%	0.49%
M 250,000 - M 499,999.00	0.51%	0.56%	0.58%
M 500,000 - M 999,999.99	0.60%	0.61%	0.62%
M 1,000,000 +	0.63%	0.64%	0.65%
Call Deposits Standard - (DDA 65)			
M 1,000 - M 9,999	0.38%	28-Nov-24	
M 10,000 - M 24,999	0.39%	28-Nov-24	
M 25,000 - M 49,999	0.40%	28-Nov-24	
M 50,000 - M 99,999	0.44%	28-Nov-24	
M 100,000 - M 250,000	0.46%	28-Nov-24	
M 250,000 - M 499,999	0.52%	28-Nov-24	
M 500,000 - M 999,999	0.55%	28-Nov-24	
M 1,000,000 - M 4,999,999	0.59%	28-Nov-24	
M 5,000,000 +	0.65%	28-Nov-24	
Money Market - (DDA AK) Business			
M 10,000 - M 19,999	0.33%	28-Nov-24	
M 20,000 - M 49,999	0.34%	28-Nov-24	
M 50,000 - M 99,999	0.37%	28-Nov-24	
M 100,000 +	0.39%	28-Nov-24	
Savings Pocket - Business (DDA FC)			
M 1 - M 9999	0.30%	28-Nov-24	
M 10,000 +	0.31%	28-Nov-24	
<10,000 >10,000			
Standard Fixed Deposits - Investments (CDA 01)			
3 - 5 months	2.43%	2.43%	28-Nov-24
6 - 11 months	2.47%	2.49%	28-Nov-24
12 - 17 months	4.43%	4.47%	28-Nov-24
18 - 23 months	4.53%	4.58%	28-Nov-24
24 - 35 months	4.65%	4.68%	28-Nov-24
36 - 47 months	4.48%	4.50%	28-Nov-24
48 - 60 months	4.84%	4.88%	28-Nov-24
Flex Fixed Deposit (TDA 13)			
M0 - M999.99	0.38%	0.40%	28-Nov-24
M 1,000 - M 9,999.99	0.49%	0.55%	28-Nov-24
M 10,000 - M 49,999.99	0.64%	0.66%	28-Nov-24
M 50,000 - M 99,999.99	1.07%	1.26%	28-Nov-24
M 100,000 - M 249,999.99	1.36%	1.39%	28-Nov-24
M 250,000 - M 499,999.99	1.56%	1.61%	28-Nov-24
M 500,000 - M 999,999.99	1.86%	2.13%	28-Nov-24
M 1,000,000 - M 2,999,999.99	2.28%	2.48%	28-Nov-24
M 3,000,000 +	2.57%	2.59%	28-Nov-24