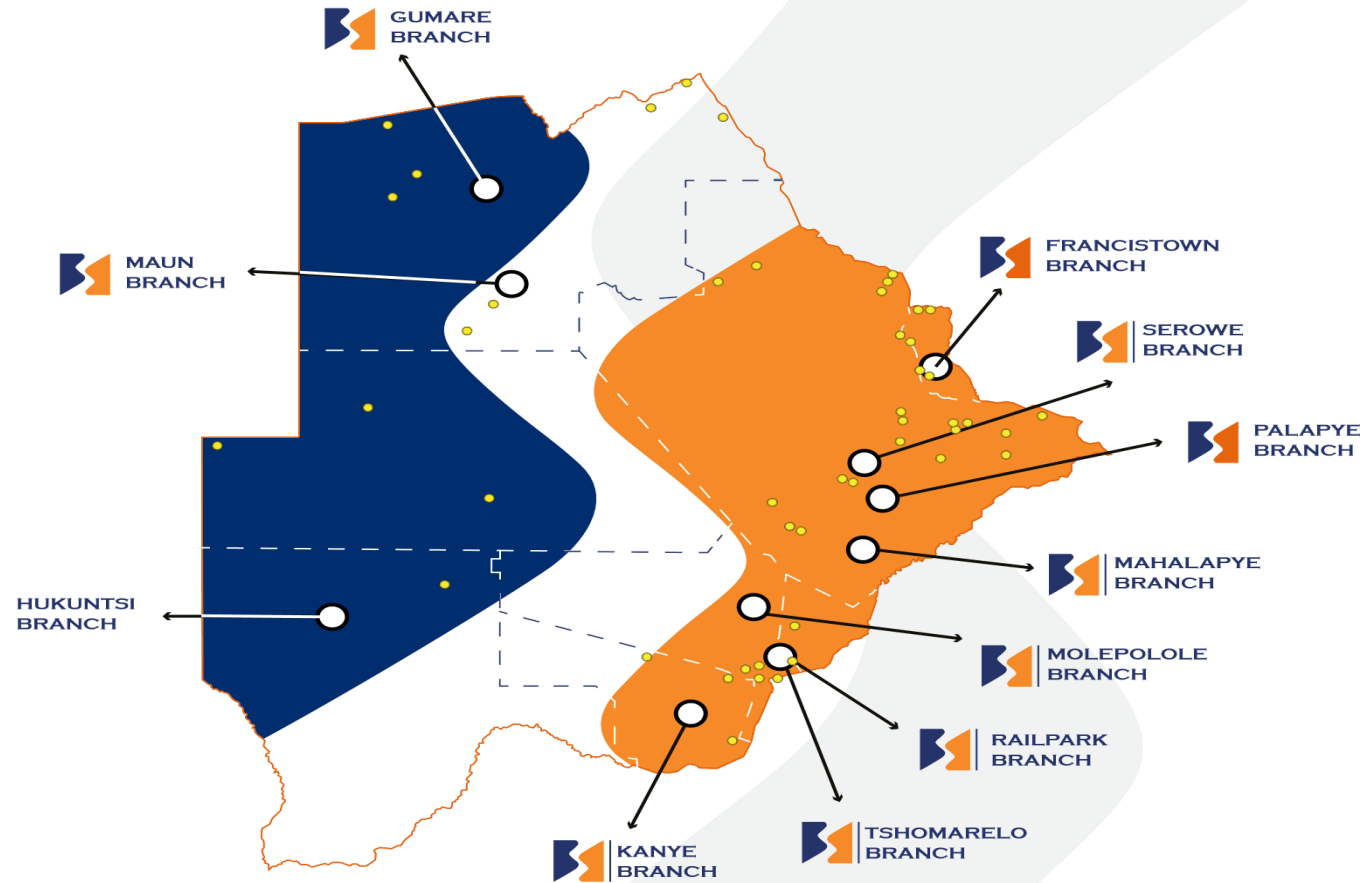


# CR2

Impact of Banking to the Society and how Botswana Savings Bank has addressed this in the Botswana Market Creating Value to Customers







- **Role of Banks:**

- Primary link for depositors and borrowers offering a range of both Savings products and Loans products targeting all income groups in Botswana
- Enable safer, easier and convenient transactions
- Provision of funding for acquisition/ expansion / payroll requirements
- Development in Rural Areas- Banks aid rural development through funding modern infrastructure and services, thereby bringing in growth.
- Create a path for individuals and businesses towards success, thereby uplifting the lively hood of households and communities
- Help to keep money flowing in the local economy by lending and funding in communities that our customers live and work in.





# Through Products Offering: Retail & Business Segments

## 1. Product Offering – Secured Loans & Unsecured Loans

**BOTSWANA SAVINGS BANK**  
welcome to smooth banking

- > TRANSACTIONS
- > SAVINGS
- > LOANS

### TRANSACTIONS

#### TRANSACTIONAL ACCOUNT

- Minimum opening balance P100
- Accidental death & disability cover
- Accidental hospital cash back cover
- Access cash at all Visa ATMs
- Free monthly statements
- SMS notification for all transactions

### SAVINGS ACCOUNTS

#### ORDINARY SAVINGS

- Minimum opening balance P50
- Accessible at BSB Agents Countrywide
- Now has VISA Debit Card

#### SESIGO SAVINGS

- Minimum opening balance P200
- Interest rate tiered
- Accessible at BSB Agents Countrywide
- Now has VISA Debit Card

#### FIXED DEPOSIT ACCOUNT

- A minimum amount of P1,000 can be invested for periods ranging from 3 to 24 months
- For individuals or businesses that want to invest money for a fixed period at a set interest rate
- Attractive interest rates

#### SAVE AS YOU EARN

- Monthly minimum contribution P200
- Up to 60 months deduction
- No account maintenance fee
- Rollover encouraged

Tax free interest earned

### LOANS

#### LECHA PERSONAL LOAN

- Loan range: 5,000-500,000
- Repayment: Up to 120 Months
- Turnaround time: 24-48 hrs
- Free P10,000.00 Funeral Cover

#### HOMELINE PROPERTY LOAN

- Maximum Loan Amount: BWP 10,000,000.00
- Repayable in 25 years - developed plot
- Repayable in 7 years - vacant land
- Home improvements and Equity release
- Urban Areas – up to 100% & Semi-Urban Areas – up to 90% of Open Market Value

#### EeZI AUTO LOAN

- New & used vehicles
- Used vehicles should not exceed 5 years/100 000km mileage
- 100% financing, no deposit required

#### EXPRESS LOAN

- Loan Amount up to P100,000
- Repayment Period up to 48 Months
- Min Salary P2 500.00

#### PENSIONERS LOAN

- Min: P1,000 Max: P40,000
- Repayment Period: 4 years subject to the age of 65 years
- Pension income ONLY
- 100% secured loan against personal savings- all products in our books

#### IPELEGENG PERSONAL LOAN

- Loan range P1,000-P100,000
- Repayable over 48 Months
- BSB savings used as security for the loan

**#AREYENG BSB** | **LECHA LOAN**

LET YOUR MONEY WORK FOR YOU...

**P500,000**  
Maximum Loan amount

**APPLY NOW!**

Terms and Conditions Apply

**\*Competitive Interest rates**

# Through Products Offering: Retail & Business Segments

## 2. Product Offering – Short term & Long-term Savings



### WE CAN SEPARATE YOUR BUSINESS FROM THE PACK

Your investment, your future. Open a BSB Corporate Savings Account and secure your future.

Polokelo ya rona, ke mosirelets'i.

Apply Now

Tailor-made savings

Deposit any affordable amount

TAX-FREE interest earned



www.bsb.bw

## A way to save for everyone

Open a savings account with BSB today!

TAX-FREE Interest earned

Account Type	Min. Opening Balance
ORDINARY SAVINGS	P50.00
SESIGO SAVINGS	P200.00
SAVE AS YOU EARN	P200.00
FIXED DEPOSIT	P1000.00

### 3. Introduction of Point-Of Sale Machines and the phasing out of savings passbooks, to facilitate the digitization journey and banking convenience.





## 4. Increasing the BSB footprint country-wide through rolling additional ATMs & opening of branches, to avail access to banking services across the country



## 5. Financial Literacy - Old Mutual Botswana

**On The Money**  
FINANCIAL EDUCATION PROGRAMME

OLD MUTUAL ON THE MONEY

SECRETS OF THE BIK FIVE

**For More Information**

**BOTSWANA SAVINGS BANK**  
Botswana Savings Bank  
bsb.bw  
www.bsb.bw  
+267 367 0001

**OLD MUTUAL**  
Old Mutual Botswana  
OldMutual.bw  
www.oldmutual.co.bw  
+267 399 5700

Brought to you in Partnership with

**BOTSWANA SAVINGS BANK**  
welcome to smooth banking

**OLD MUTUAL**



## 6. Corporate Social Responsibility Programme - Communities



Botswana Savings Bank Presentation Slides



## 7. Bagodi Project - With the Government

- Botswana Savings Bank partnered with Botswana Government -The Ministry of Local Government and Rural Development to issue Debit Cards to qualifiers of social benefits.



**BOTSWANA SAVINGS BANK**  
welcome to smooth banking

### TANDABALA KA BSB

DISBURSEMENT OF SOCIAL BENEFITS

Made Easy with BSB VISA Debit Card

#AREYENG BSB

Mahalapye | Palapye | Serowe | Gaborone | Gabane | Tlokweng | Magothshane | Mochudi | Ramotswa | Lobatse | Kanye | Moshopa | Molepolole | Goodhope

www.bsb.bw



## 8. Annual World Savings Day Activities through our membership with World Savings Banks Institute ( WSBI) to:

- Raise & Increase public awareness on the importance of savings.
- Cultivate a strong saving habit among Batswana, mainly meant to bridge the gap in personal savings.
- Providing the unbanked members of the community with banking solutions tailored for their needs.

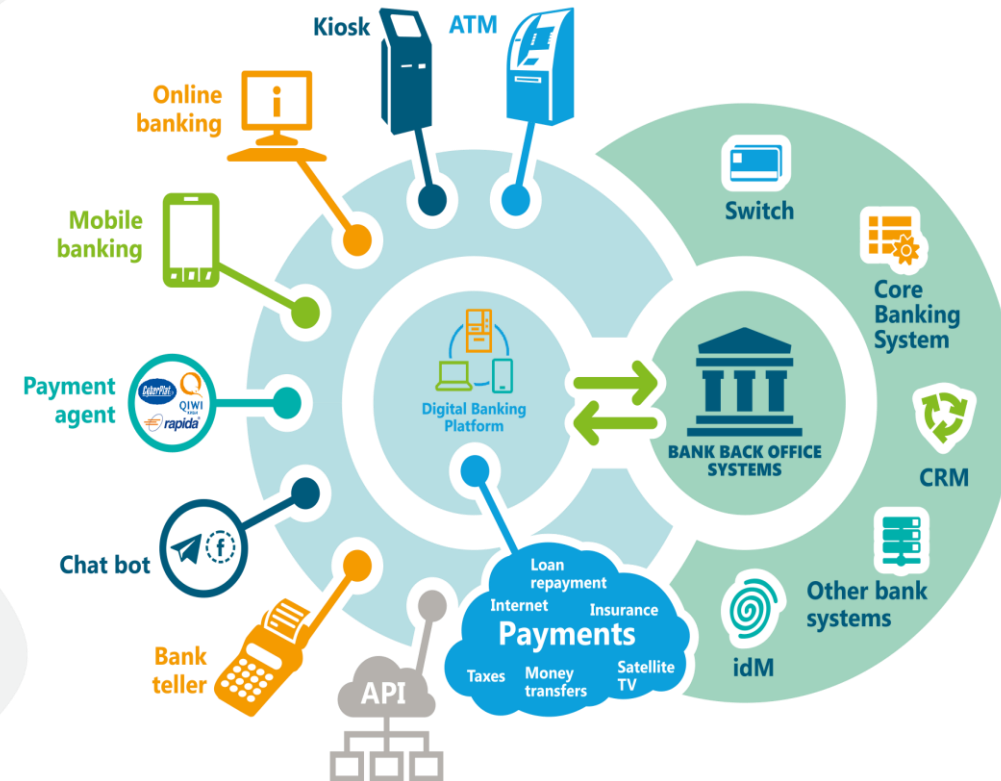


Botswana Savings Bank Presentation Slides



## Our impact has been made possible , in part, by the work we do with CR2:

- BSB has been able to deploy a fleet of ATMs across the length and breadth of Botswana, in some cases pursuant to financial inclusion , managed to be present across the country.
- Remote management of ATMs leading to low down time
- Deploy POS terminals that have Agency Banking capabilities, utilizing the BankWorld/Sparrow platform. Machines include more functionalities like Cash Deposit, Cash Withdrawal, Balance Inquiry, Pin Change
- In order to reach out and bring more convenience to customers, BSB is in the process of launching Digital Channels (Mobile App, Internet Banking & Mobile Banking), using CR2's Omni-Channel solution.
- We are working with CR2 to further enhance service delivery, accessibility and convenience , ultimately, expanding reducing on Brick and Mortar



**THANK YOU - "KE A LEBOGA"**



