



## LITEFISO TSA LIKHOEBO LE LITSI TSE FANANG KA LICHELETE

### TSAMAISO

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Ts'ebetsiso ea tsamaiso ea Account</b>			
Polokelo ea khoebo e nyane(Enterprise)	185.68	194.96	5.00%
Polokelo ea khoebo (Commercial)	215.22	225.98	5.00%
Society (Letsema)	Mahala	Mahala	0.00%
Molleloa	58.03	60.93	5.00%
Transaction recall fee	37.98	39.88	5.00%
Ho khalooha hoa letsete	50% ea tsoala e fumanong	50% ea tsoala e fumanong	0.00%
Tsebisano ka SMS	25c	25c	0.00%

### PHANO EA KARETE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Ho fana ka karete</b>			
Karete e ncha	Mahala	Mahala	0.00%
Sepache sa karete: sa pele ke Mahala	9	9	0.00%
<b>Karete enngoe:</b>			
Karete enngoe ea Blister	100	100	0.00%
Karete enngoe e Embossed	130	130	0.00%
<b>Litjeo tsa selemo</b>			
Litjeo tsa selemo tsa karete			
Polokelo ea likhoebo (Commercial)	69.63	73.11	5.00%
Polokelo ea khoebo e nyane (Enterprise direct)	69.63	73.11	5.00%
Society (Letsema)	69.63	73.11	5.00%
<b>Ho nts'a chelete mochineng oa chelete</b>			
Ho nts'a chelete mochineng oa chelete oa SLB	4.11 sebakeng sa 500, Bonyane 5.22	1.10 sebakeng sa 100 bonyane 5.50, ho fihlella 55)	5.00%
Ho nts'a chelete ATM ea lehae e seng ea SLB	5.27+ 6.85 sebakeng sa 500	5.53 +7.19 sebakeng sa 500	5.00%
Ho nts'a chelete ATM tsa machaba	48.9 +1.28 sebakeng sa 100	51.35 +1.34 sebakeng sa 100	5.00%
Litjeo tsa ho sebelisa karete machabeng	3.00 sebakeng sa 100.00	3.00 sebakeng sa 100.00	0.00%

### HO TS'ELA CHELETE SME ≤ 240K

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Ho ts'ela chelete lekaleng(M20 000 Mahala litransactions tse tharo tsa pele ebe 0.5%)</b>	1.48c ea 100 bonyane 21.00	1.55c sebakeng sa 100 bonyane 22.05	5.00%
<b>BNA (M20 000 mahala litransactions tse tharo tsa pele ebe 0.5%)</b>	0.97c sebakeng sa 100 bonyane 21.00	1.02c sebakeng sa 100 bonyane 22.05	5.00%
<b>Phano ea karete</b>			
ATM Cash Deposit (M20 000 litransactions tse tharo tsa pele ebe 0.5%)	0.97c sebakeng sa 100 bonyane 21.00	1.02c sebakeng sa 100 bonyane 22.05	5.00%

### HO NTS'A CHELETE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Ho nts'a chelete lekaleng</b>	51.00+1.40c sebakeng sa 100	53.55 +1.47c sebakeng sa 100	5.00%
Tse sa lefuang	196.08	205.88	5.00%
Lichelete tse kholo tse sa lefuang	196.08	205.88	5.00%
Litfo tsa ho fumana lits'ebetsiso mochineng oa chelete (Likarete tsa libanka tse ling)	66.84	70.18	5.00%
May we Cash – Kante ho Lesotho	176.02	184.82	5.00%

### HO HOEBA KA MARANG-RANG LE LIPATALA

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Seabo sa ho hoeba marang-rang</b>			
Ho e bula	Mahala	Mahala	0.00%
Seabo sa khoeli	58.30	61.22	5.00%
<b>Ho tsamaisa chelete</b>			
Iho tsamaisa chelete pakeng tsa liaccount tsa hau	Mahala	Mahala	0.00%
Ho tlosa chelete SLB ho e isa ho SLB	9.50	9.97	5.00%
Ho tsamaisa chelete libankeng tsa lehae	11.61	12.19	5.00%
Ho tsamaisa chelete e ea ho CMA	15.83	16.62	5.00%
Litsamaiso tsa chelete tseo eseng tsa CMA	5.00 sebakeng sa 1000, bonyane 30.00, ho fihlella 80, 500	5.00 sebakeng sa 1 000, Bonyane 30.00, bonyane 80.00	0.00%
Litsamaiso tsa chelete ea hang hang	0.95 sebakeng sa 100 + 3, ho fihlella 23.70	1.00 sebakeng sa 100 + 3.15, bonyane 24.90	5.00%
<b>Lipatala tse behetsong nako:</b>			
Ho e bula	6.33	6.65	5.00%
Hore e sebetse	11.61	12.19	5.00%
Ho fetola kapa ho eketsa	Mahala	Mahala	0.00%
Liaccount tsa motho a le mong tse fetang nngoe	Mahala	Mahala	0.00%
<b>Ho hoeba marang-rang(EOL)</b>			
Ho e bula	Mahala	Mahala	0.00%
Hore e sebetse	58.03	60.93	5.00%
Statements	Mahala	Mahala	0.00%
Molaetsa oa marang rang kapa oa mohala oa thekeng	1.37	1.44	5.00%
Ho romella chelete ho tloha SLB ho ea ho SLB	10.55	11.08	5.00%
Ho romella chelete libankeng tsa lehae	12.66	13.29	5.00%
Litsamaiso tsa chelete tsa CMA	15.83	16.62	5.00%
Litsamaiso tsa chelete tsa tseo eseng tsa CMA	0.53%, bonyane 36.92	0.55%, bonyane 39.14	0.00%
Chelete e eang libankeng tse ling kaRTGS)	20	20	0.00%
Lipatala tsa chelete tse kholo ( transaction ka 'ngoe)			
1-500	12.89	13.54	5.00%
501-1000	9.38	9.85	5.00%
>1 000	7.03	7.38	5.00%
Ho romella chelete e ngata hang hang	14.06	14.77	5.00%
<b>Ho lefella Lits'ebetsiso</b>			
Ho reka moea	0.56	0.59	5.00%
Ho lefella DSTV, mottakase le tse ling			
-M5.00 - M19.99	1.33	1.40	5.00%
-M20.00 - M49.99	2.23	2.34	5.00%
-M50.00 - M99.99	3.33	3.50	5.00%
-M100.00 - M199.99	5.56	5.84	5.00%
-M200.00 - M299.99	7.23	7.59	5.00%
-M300.00 - M399.99	7.79	8.18	5.00%
-M400.00 - M499.99	8.89	9.34	5.00%
-M500.00 - M999.99	11.12	11.68	5.00%
-M1 000.00 -M2 999.99	14.45	15.18	5.00%
-M3 000.00 -M4 999.99	15.57	16.35	5.00%
-M5000.00 ho ea holimo	16.68	17.51	5.00%
<b>Litellio</b>			
Sepache ho ea Bankeng	0.39% bonyane 2.22	0.41% bonyane 2.33	5.00%
Banka ho ea sepacheng	2.55% ho fihlella 60	2.68% ho fihlella 60	5.00%
<b>Ho hoeba marang-rang (BOL)</b>			
Hore e sebetse	Mahala	Mahala	0.00%
Seabo sa khoeli (Ba sa lefeng litjeo tse akaraletsang)	351.98	351.98	0.00%
Ho romella chelete SLB ho kenyeletsa banka tsa lehae	17.56	18.44	5.00%
Ho romella Base Currency (USD, EUR etc)	6	6	0.00%
Ho romella chelete libankeng tse ling(ka RTGS)	20	20	0.00%
Ho isa chelete South Africa	43.32	45.49	5.00%
Lichelete tse kholo, e le nngoe (2000 transactions)	17.56	18.44	5.00%

### HO LEFA KA KARETE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETO HO EA %
<b>Chelete ea ho e bula e lefuang hanngoe</b>	380	380	0.00%
<b>Patala ea khoeli ea ho ba le mochine oa banka o patalisang-hae</b>	3.8% , Bonyane 250	3.8% , Bonyane 250	0.00%
<b>Patala ea khoeli ea ho ba le mochine oa banka o patalisang -machabeng</b>	3.8% , Bonyane 250	3.8% , Bonyane 250	0.00%
<b>Litfo tsa chelete e buseletsoang</b>	0.21% + 3.50	0.21% + 3.50	0.00%
<b>Ho renta ka khoeli</b>	250	250	0.00%
<b>Litfo tsa puaisano tsa khoeli tse sebelisang GPRS</b>	220	220	0.00%

### HO LEFA KA KARETE LE HO REKA INTHANENTENG KA KARETE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETO HO EA %
<b>Litfo tsa ho patala ka machine o swipang lebenkeleng</b>	1.06% + 4.73	1.12% + 4.97	5.00%
<b>Ho fumana chelate mochineng o swipang</b>	0.2% + 3.90	0.2% + 4.10	5.00%

### TAELO EA LIPATALA TSE ETSOANG KA NAKO TSA LEHAE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Ho e qala</b>	58.03	60.93	5.00%
<b>Hore e sebetse</b>	47.48	49.85	5.00%
<b>Ho lokisa</b>	58.03	60.93	5.00%
<b>Ho hlakola</b>	Mahala	Mahala	0.00%
<b>Ho matsete/ipoloko</b>	Mahala	Mahala	0.00%

### TAELO EA LIPATALA TSE ETSOANG KA NAKO MACHABENG

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Taelo/kopo ea hore ho etsoe patala ka nako e itseng CMA</b>	124.49	130.71	5.00%
<b>Taelo/kopo ea hore ho etsoe patala ka nako e itseng e feta CMA</b>	147.70	155.09	5.00%
<b>Chelete e huloang ka tumellano</b>	17.94	18.83	5.00%
<b>Chelete eo motho a ithomelang ka bo eena accounteng enngoe ea hae</b>	0.37% + 121.33	0.39% + 127.39	5.00%
<b>Ho emisa lipatala</b>	208.89	219.33	5.00%

### HO KALIMANA KA CHELETE

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Mokittane oa nako e telele</b>			
<b>Ho nts'a chelete e fetang e teng ka karete:</b>			
Ho qala	1.32% bonyane 276.87	1.32% bonyane 290.71	5.00%
Ho nchafatsa	1.32% bonyane 276.87	1.32% bonyane 290.71	5.00%
Litfo tsa boitlamo (ha u sebelisitse ho feta 80% ka khoeli)	1.32%	1.32%	0.00%
Ho nts'a chelete e fetang e teng ka karete kantle ho tumello	1.32% bonyane 276.87	1.32% bonyane 290.71	5.00%
<b>Mekitlane ea likhoebo</b>			
Tumellano	1.32% bonyane 276.87	1.32% bonyane 290.71	5.00%
Ho nts'a hape	1.32% bonyane 276.87	1.32% bonyane 290.71	5.00%
Litjeo tsa ho lefa mokittane pele ho nako (aeba ho sa nkuoe mokotlo o mocha kapa o lekanang le oa pele)	8.27%	8.27%	0.00%
Tefiso ea baji ba tlohang mokittane Kamora ho fumana lengolo le ba bang mokittane	832.87	874.51	5.00%

### HO REKA KOLOI KA BANKA

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Litfo tsa ho qala - M153 999.99 le ka tlase</b>	15.83	16.62	5.00%
<b>Litfo tsa ho qala - M154 000.00 le ka holimo</b>	2,777.7	2,916.58	5.00%
<b>Litfo tsa ho qala - M154 000.00 le ka holimo</b>	1.71%	1.71%	0.00%
<b>Litfo tsa khaho-bocha</b>	1,472.25	1,545.87	5.00%
<b>Litfo tsa ho lefa mokotlo pele ho nako (aeba ho sa nkuoe mokotlo o mocha kapa o lekanang le oa pele)</b>	Tsoala ea matsatsi a 90	Tsoala ea matsatsi a 90	0.00%
<b>Litfo tsa ho lefa mokotlo pele ho nako (aeba ho sa nkuoe mokotlo o mocha kapa o lekanang le oa pele)</b>	Tsoala ea matsatsi a 30	Tsoala ea matsatsi a 30	0.00%
<b>Tefiso ea baji ba tlohang mokittane Kamora ho fumana lengolo le ba bang mokittane.</b>	832.87	874.51	5.00%

### LITISETSO

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Lengolo la tumello</b>	263.54	276.72	5.00%
<b>Ts'ireletso ea kontane kapa tisetso ea banka enngoe</b>	0.84% ka selemo bonyane 124.00 ka kotara	0.88% ka selemo bonyane 130.20 ka kotara	5.00%
<b>Litfo tsa ho lokisa</b>	485.93	510.23	5.00%
<b>Ntle le chelete e sireletsoeng</b>	3.93% ka selemo bonyane 1,175.00	4.13% ka selemo bonyane 1,233.75	5.00%
<b>Litfo tsa ho hlopha bocha</b>	832.87	874.51	5.00%
<b>Litfo tsa ho qala</b>	1388.85	1458.3	5.00%

### LIPOTSO LE STATEMENT

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Netefatso ea Account</b>			
Lengolo la ho lefa mokittane kaofela	130.70	137.24	5.00%
Lengolo le netefatsang account	36.89	38.73	5.00%
Netefatso ea account e netefalitsoeng ka marang rang	1.50 leqephe ka leng	1.50 leqephe ka leng	0.00%
<b>Lipotso le Statements</b>			
<b>Mochineng oa chelete (Standard Lesotho Bank)</b>	Mahala	Mahala	0.00%
Ho hatisa selipi ho ATM	3.33	3.50	5.00%
ATM e nngoe	13.35	14.01	5.00%
Counter-eng+	64.49	67.72	5.00%
<b>Statements</b>			
Nalane ea statement banking	10 leqephe ka leng	10 leqephe ka leng	0.00%
Nalane ea statement e tempuoenng e entsoeng ka marang rang	1.50 leqephe ka leng	1.50 leqephe ka leng	0.00%
ATM	3.95	3.95	0.00%
Statement se entsoeng ATM se tempuoenng	15	15	0.00%
Statement sa marangrang	Mahala	Mahala	0.00%
Se romelloang ka khoeli	30.57	30.57	0.00%
Ho sheba rasi! ea litfo tse ka tlase ho likhoeli tse tharo	131.21	137.77	5.00%
Ho sheba rasi! ea litfo tse kaholimo ho likhoeli tse tharo	256.86	269.70	5.00%

### LITLALEHO KA BA BANG BA AMEHANG

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Litlaleho tse eang libankeng tse ling tsa Lesotho</b>	276.88	290.73	5.00%
<b>Litlaleho tse eang libankeng tsa machabeng</b>	276.88	290.73	5.00%
<b>Litlaleho tse entsoeng moemong oa banka le SBG</b>	68.94	72.39	5.00%
<b>Karabo e nang ho rona ho tsoa libankeng tse ling:</b>	68.94	72.39	5.00%
Coded Full General			

### TSE TSOAKILENG

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Mokoloto o setseng</b>	123.42	129.60	5.00%

### LICHELETE TSA KHOEBO

TS'EBELETSO	LITEFISO TSA 2025	LITEFISO TSA 2026	PHETOHO EA %
<b>Konteraka ea lichelete(Contract Financing)</b>			
Litfo tsa khoeli	50	50	0.00%
Ho e lokisa	1.43% bonyane 283.44	1.43% bonyane 283.44	0.00%
Ho e qala	1.43%	1.43%	0.00%
Litjeo tsa ho lefa mokotlo pele ho nako (haeba ho sa nkuoe mokotlo o mocha kapa o lekanang le oa pele)	8.94%	8.94%	0.00%
Tefiso ea baji ba tlohang mokittane Kamora ho fumana lengolo le ba bang mokittane.	853.62	853.62	