

Lesotho PostBank

CREDIT PRICING

2022-2023

Loan Prepayment Fees	1 month interest expected		
Loan Handling Fee	Personal M14.00, Microloans M14.00, SMEs M20.00, Corporates M30.00 per month		
Processing Fee	1.0% for all and Max caps of: Personal loan M300.00 VAF M4 000.00 and Property finance M5 000.00 2.8% Business Loans		
Commitment Fee	2% p.a. fee charged on Overdrafts which have been approved but never utilised		
Guarantee Fee	Held with LPB	Held with other banks	Description
	0.25% once off	0.5% once off	CASH = 100%
	1.0% once off	2% once off	CASH 80% - 100%
	1.5% once off	3% once off	CASH 70% - 80%
	2% once off	N/A	Commercial Property value = 60% - 90%
	2% once off	N/A	Residential Property value = 60% - 90%
Commitment fee for loans	2% with a maximum of M20 000.00		
Commitment fee for overdraft	2% with a maximum of M20 000.00		