

International Banking Operation terms and tariff

Import L/C opening from LCY account	
Opening commission	5% min ETB. 5,000.- every 3 month
Service charge	6% min ETB. 5,000.- every 3 month
LC Confirmation Charge	2.5% min. ETB.10,000.00
LC Extension Charge	11% min ETB. 10,000.- every 3 month
Import L/C opening from FCY (NR/NT/FCY) account	
Exchange commission	Free
Opening commission	2% min ETB. 5,000.- every 3 month
Opening commission paid against local account or cash	5% min ETB. 5,000.- every 3 month
Service charge	2.5% min ETB. 5,000.- every 3 month
Service charge paid against local account or cash	6% min ETB. 5,000.- every 3 month
LC Confirmation Charge	1% min ETB. 5,000.- every 3 month
LC Confirmation Charge if paid against local account or cash	2.5% min. ETB.10,000.00
LC Extension Charge	4.5% on unpaid balance for 3 month
LC Extension Charge if paid against local account or cash	11% min ETB. 5,000.- every 3 month
Export L/C	
Advising	Free
Extension	Free
Amendment	Free
Extension and amendment	Free
Confirmation commission	Per foreign bank debit advice
Swift received and authenticated to other bank	Free
Postage	Per courier service charge
Export L/C received via other bank	Per the swift message receiving bank term and tariff
Incoming transfer	
Exchange commission	Free
Service charge	Free
Outgoing transfer	
From local currency account	
Exchange commission	Per NBE Set Tariff
Service charge	12% (min ETB.5,000.-)
Swift charge	ETB.1,500.-
From FCY account(NR acc.)	
Exchange commission	Free
Service charge	4.5% min ETB 4,000.00- (11% min ETB.5,000.00 from birr account)
Swift charge	ETB.1,500.-

Digital Product Term and Tariff		
Payment Card	Fee/Charge Type and Limits	Fee/Charge & Limit
Classic Normal (Aba-Debit Card)	Issuance Fee	ETB 80 per Debit Card
	Card Replacement Fee	ETB 80 per Debit Card
	PIN Replacement Fee	ETB 10 per PIN
	Daily ATM Cash withdrawal Limit	ETB 10,000 per day
	Daily POS Purchase Limit	ETB 200,000 per day
	Daily POS Cash Advance Limit	ETB 10,000 per day
Classic Women (Etege-Debit Card)	Issuance Fee	ETB 50 per Debit Card
	Card Replacement Fee	ETB 50 per Debit Card
	PIN Replacement Fee	ETB 10 per PIN
	Daily ATM Cash withdrawal Limit	ETB 10,000 per day
	Daily POS Purchase Limit	ETB 250,000 per day
	Daily POS Cash Advance Limit	ETB 10,000 per day
Classic IFB (Merehaba Card)	Issuance Fee	ETB 80 per Debit Card
	Card Replacement Fee	ETB 80 per Debit Card
	PIN Replacement Fee	ETB 10 per PIN
	Daily ATM Cash withdrawal Limit	ETB 10,000 per day
	Daily POS Purchase Limit	ETB 200,000 per day
	Daily POS Cash Advance Limit	ETB 10,000 per day

Channel	Fee and Charge Type	Paid by the Customer
ATM related services	ATM Cash withdrawal (Amhara Bank ATM)	ETB 0.50 per 100 birr transaction
	ATM Cash withdrawal (Other Bank ATM)	ETB 0.50 per 100 birr transaction
	Balance enquiry	ETB 0.50 per transaction
	On-Us/Off Us ATM Mini Statement	ETB 1.00 per transaction
POS machine, related services	Payemnt at merchant (on us & off-us)	NB
	Cash Advance at branch	ETB 0.50 per 100 birr transaction

Channel	Fee and Charge Types	Fee/Charge
Aba- Mobile	Account to Account Transfer (on us)	No Fee
P2P Fund Transfer Transactions	For Transaction value less than or equal to 5000 Birr	ETB 0.40 per 100 birr transaction
	For Transaction value between 5,0001 and 25,000 Birr	ETB 0.24 per 100 birr transaction
	For Transaction value between 25,001 and 100,000 Birr	ETB 0.16 per 100 birr transaction
	For Transaction value between 100,001 and 1,000,000Birr	ETB 0.08 per 100 birr transaction
	For Transaction value of more than 1,000,000 Birr	ETB 0.04 per 100 birr transaction

Domestic Banking Term and Tariff	
Standing Instruction for a single transaction	Birr 30 initially
Standing Instruction for multiple transaction	Birr 75 Initially
Duplicate Account Statement on Request- Current Year	Birr 10 per page
Duplicate Account Statement on Request- Historical	Birr 20 per page
Duplicate Advice- Current Year	Birr 20
Duplicate Advice - Over a Year	Birr 30
Service Charge on MT 103(RTGS)	Birr 100
CPO Issuance Commission From Account	Birr 75
CPO Issuance cash for amount less than 100,000	Birr 100
CPO Issuance cash for Amount Birr 100,000 up to 1 million	Birr 250
CPO Issuance cash for Amount greater than 1 million	Birr 500
Interest rate on saving account products	7%

Loan Interest rate	
Sector	Interest Rate
Manufacturing (non export)	12 up to 18.25 depending on repayment period and collateral
Domestic Trade and Service (DTS)	12 up to 18.25 depending on repayment period and collateral
Agriculture	10 up to 16.5 depending on repayment period and collateral
Transport Service	12.5 up to 18.75 depending on repayment period and collateral
Hotel and Tourism	10.5 up to 18 depending on repayment period ,collateral and hotel star rating

Education and Health Facilities	10 up to 15 depending on repayment period and collateral
Construction Working Capital, Building Construction, Construction Machinery Rental & Real Estate	12.5 up to 18.5 depending on repayment period and collateral
Import	12 up to 18.75 depending on repayment period and collateral
General Personal/Consumer and Car Loans including education loans	11 up to 17.5 depending on repayment period and collateral
Export Overdraft	9.5 up to 13 depending on collateral
Export Term Loan	10 up to 12 depending on collateral
Merchandise loan	17 up to 18.9 Depending on Advance and Period
Export Merchandise	12.5 up to 13 Depending on Advance and Period
Temporary Overdraft or Loan	19
Advance on Import/Export Bills	18.5 up to 19.5 depending on collateral
Non Export Overdraft	10 up to 19 depending on collateral and sector
Revolving Export Facilities	9 up to 10 Depending on the presented document and type of commodity
Employees of FCY Earning Companies, NGOs & General Mortgage Loan	8 up to 17.25
Diaspora Loans	8 up to 14.5 Depending on type and percentage of equity, Repayment and loan type

Interest Free banking

IFB Financing	
Products	Profit Rate
Merchandise Murabaha Financing	7% up to 11.3% Profit Rate depending on Maturity period and equity contribution
Murabaha Revolving Export Financing	5.7% up to 6.2 % Profit Rate
Profit Rate for Business Financing	Starting from 5% depending on Maturity period and sector
Murabaha Profit rate for Diaspora Mortgage Financing	Starting from 4.1% depending on Maturity period, equity contribution and financing repayment
Murabaha Profit rate for Diaspora Car Financing	Starting from 4.7% depending on Maturity period, equity contribution and financing repayment
Murabaha Profit rate for Personal Mortgage Financing	Starting from 4.1% depending on Maturity period, equity contribution and financing repayment
Profit Rate for Employees of FCY Earning Companies &NGOs Financing	Starting from 3.8% depending on Maturity period
Profit Rate for General Mortgage Financing	Starting from 8.3% depending on Maturity period

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