KEY FACTS STATEMENT FOR TIME DEPOSIT ACCOUNT

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Carefully review this document if considering a Time Deposit Account. Use it to com are products from different providers.

Name of the Bank: _____

Product name: _____

Date: _____

WARNING: The information is current at the above date. Services, fees and interest rates may change.

ACCOUNT FEATURES	
Time deposit period	The deposit account must be maintained for _____ months / years If the deposit is withdrawn early, then _____
Minimum balance	To open an account: ____ Birr or **None** To keep the account: _____Birr or **None**
Transaction limits	None/ This account is subject to the following transaction limits: For individual _____and for Business: _____
Passbook	□ Available □ **Not available**

ADDITIONAL PRODUCT INFORMATION	
INTEREST ON ACCOUNT BALANCES	
Interest rate	_____% per annum fixed / variable
Calculation and payment of interest	Interest is calculated on the balance in your account at the end of the maturity period based on the negotiation and is credited to your _____account.
Example	Based on the current interest rate, this means for every 1,000,000 Birr you deposit for 12 months you would receive _____Birr in interest.

FEES	
Opening the account	**No fee** / _____Birr
Maintaining the account	**No fee** / Birr per [specify frequency e.g. monthly] / _____% of our account balance
Cash withdrawals ☐ Available ☐ Not available	**Branch withdrawal: No fee** / _____Birr / _____% of withdrawal
Duplicate statement of account ☐ Available ☐ **Not available**	**No fee** / _____Birr
Balance inquiry ☐ Available ☐ **Not available**	**Via a branch:** No fee /_____Birr **Via our ATMs:** No fee /_____Birr **Via another institution's ATMs:** No fee /_____Birr **Via mobile banking:** No fee /_____Birr
Account closure	No fee /_____Birr
Other fees	**WARNING:** Fees other than those listed above may apply to your account. Itemized information about all fees is available in a printed form or on our website at https://www.amharabank.com.et and is accessible from all our branches, agents and other premises attended by customers.

Other things you should know

- Requirements when opening this account: To open the account you will need to satisfy some identification requirements. These can include providing documents and information to verify your identity. Please ask the account provider for more details.
- What happens at the end of the fixed deposit period? [Provide a brief explanation of what happens at maturity — e.g. what notice the consumer will receive regarding the upcoming maturity of the time deposit and what happens to the deposit funds if the consumer does not withdraw the funds at that time]

Where can you get assistance or complain?

- Do you have any questions or complaints? Call [011-558-4785 or 690], email [ComplaintManagement@amharabank.com.et or info@amharabank.com.et], write to [28450], or visit [https://www.amharabank.com.et] to contact us regarding your question or complaint:
- If your issue remains unresolved, you may escalate your complaint to the **National Bank of Ethiopia**: ✉ **nbe.edpe@ethionet.et,** ☎ **+2511-551-7430, or 6230, Sudan Avenue, Addis Ababa**

CERTIFIED CORRECT:	I acknowledge receipt of this statement prior to signing the account contract
Account provider 's representative Name: Date: Signature:	**Customer** Name: Date: Signature:

Additional instructions:

- **Early withdrawals:** Specify consequences, including any fee or forfeiture of interest.
- **Other information:** Describe key features of account, especially those which are not obvious from the name of the product.
- **Interest rate:** Specify current interest rate(s), and any applicable scale e.g. based on the balance or the length of the time deposit.
- **General fees:** If a fee varies depending on the circumstances, such as account usage or balance, then the circumstances in which this is the case need to be made clear - e.g. number of free cash withdrawals.
- **Contact information:** Specify all channels which can be used by the accountholder and contact details - e.g. phone, email, branch offices, and social media.
- **Customer signature:** Include only in Key Facts Statement that i required to be provided to a consumer before they sign an account contract.