KEY FACTS STATEMENT FOR CURRENT OR SAVINGS ACCOUNT

Carefully review this document if considering a Current or Savings Account. Use it to compare products from different providers.

Name of the Bank: Amhara Bank

Product Name: Saving Account

Date: _____

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

ACCOUNT FEATURES	
Minimum balance	• To open an account: **50** Birr or None • To keep the account: **50** Birr or None
Transaction limits	• None/ This account is subject to the following cash withdrawal transaction limits: For individual **_50,000_** and for Business: **_75,000_**
Passbook	• As Request

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 last business day of the month and is credited to your **99***** or **88*****Account.
Example	• Based on the current interest rate of normal saving 7%, this means for every 1,000 Birr you deposit for 12 months you would receive **70** Birr in interest.

Debit Card / ATM Card ☑ Available ☐Not available	• First debit/ ATM card: ☐No fee/ **_80_** Birr • Classic women ATM card: ☐No fee/ **_50_** Birr • Replacement debit/ATM card:☐No fee/ **_80** Birr • PIN Replacement debit/ATM card: ☐No fee/ **_10** Birr
Cheque Facility	• Not Available

Cash withdrawals ☑Available ☐Not available	**Branch withdrawal** • Up to ETB 2,000 per transaction ☑No fee • Above ETB 2,000 up to ETB10,000 Per transaction 5 • Above ETB10,000 up to ETB 50,000 Per transaction 10 • Above ETB 50,000 Per transaction 50 **Using our ATMs:** ☐No fee/ **0.50** Birr/ **100 birr** of withdrawal **Using another institution's ATM:** ☐No fee/ **0.50** Birr/ **100** birr of withdrawal
Sending funds ☑ Available ☐Not available	**Via a branch** **To Own Account :Free** • Up to ETB 5,000 – with in Amhara Bank - Free • ETB 5,000 up to 10,000 with in Amhara Bank Br. 5 • ETB 10,000 up to ETB5 0,000 with in Amhara Bank Br.10 • ETB 50,000 up to ETB 1,000,000 with in Amhara Bank Br.15 • Above ETB 1,000,000 ETB 15 plus ETB 5 per 1,000,000 and Max. 500 • MT103(RTGS) per transaction Br.100 plus NBE charge **Via our ATM:** ☐No fee/ **0.50** Birr/ **100** birr transfer amount **Via another's ATM:** ☐No fee —Birr /-—% of transfer amount **Via mobile banking to Other Bank:** • 1 up to 5,000: **10** Birr plus Ethswich charge • Risk 1%charg charge plus Ethswich charge • 5,001 to 10,000 :15 Birr plus Ethswich charge • 10,001 to 25,000**:40** Birr plus Ethswich charge • 25,001 to 50,000: **80** Birr plus Ethswich charge • 50,001 to 100,000:**155Birr** plus Ethswich charge **Via mobile banking to Tele birr:** • Up to Br.5,000: **5**Birr • Br.5,001 to Br.10,000 **:10**Birr risk • Br.10,001 to Br.15,000 :15Birr risk • **Br. 15,001 to Br.20,000 : 20Birr** **Via mobile banking to own account transfer:** No fee **Via mobile banking fund transfer within Bank:** • 1 up to 10,000: **0.87** Birr • 10,001 to 50,000**: 3** Birr • 50,001 to 100,000: **5** Birr • Above 100,001: **15** Birr

Payments for goods and services ☑Available ☐Not available	• **Payment via mobile banking QR code:** ☑No fee / ____Birr / _____% of amount • **Payment at point of sale (POS) using ATM/debit card:** ☐No fee / **_0.50** Birr per**_100_**birr transaction. • **Payment for Air ticket:** ☐No fee / **0.05%** per Amount and Maximum **15_**Birr. • **Post-paid (Ethiotelecom and Safaricom) using mobile banking:** ☐No fee / **_2** Birr /Transaction. • **Post-paid (Ethiotelecom and Safaricom) at branch:** ☑No fee __birr/Transaction.
Account Statement and Duplicate Advice ☑Available ☐Not available	• Duplicate Advice –Current Year per case –Br.20 • Duplicate Advice Over Two Years Per Case- Br.30 • Current Year Account Statement –Per Page –Br.30 • Historical Account Statement – per page- Br.30
Balance Confirmation ☑Available ☐Not available	• Local Balance Confirmation: Per Confirmation –Br.200 • International Balance Confirmation: Per Confirmation-Br.200plus courier cost • External Auditor Confirmation: Per Confirmation –Br:200 plus courier cost **Via our ATMs:** ☐No fee **/_0.50_**Birr **Via another institution's ATMs:** ☐No fee **/0.50_**Birr/100 Birr **Via mobile banking:** ☑No fee /_____Birr
Deposit Accounts	• New Account /Passbook: per Account –Free • Replacement of Used Passbook: Per Passbook-Free • Lost/Damaged Passbook Replacement :Per Passbook –Br.100
Account Closure	• Saving Account Closure Within 6 Months: per Account- Br.50 • Current Account Closure Within 6 Months: per Account –Br.100
CPO (Customer Payment Order)	• CPO Issuance From Account: per CPO-Br.150 • CPO Issuance cash: Less than ETB1,000,000: per CPO-Br.500 • CPO Issuance cash :Above ETB 1,000,000: per CPO-Br.1000 • CPO Replacement- Account Holder: per CPO-Br.500 • CPO Replacement- Non Account Holder: per CPO- Br1000 • Lost CPO Refund- Account Holder: Per CPO –Br.200 • Lost CPO Refund- Non Account Holder: per CPO- Br.400 • CPO Encashment by Beneficiary: per CPO –Free • CPO Credit to Account: Free • CPO Cancellation/Voiding – From Account: Per CPO –Br.200 • CPO Cancellation/Voiding –Against Cash : Per CPO – Br.200

Other charges	• Court related enquires :per case – Br.200 • Customer signature change :Per request- Br.50 • Document Authentication online: per case- Br.100 plus third party charge • Document Authentication In person : per case- Br.200 plus third party charge • Customer Mobile Number Change : Per change – Br.10
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.
HOW LONG DO FUNDS TRANSFERS TAKE	
Sending funds	**Domestic transfers** • Transfers to other Bank using mobile banking: **Immediately** • Transfers to other Bank using RTGS: **Immediately** **International transfers** • Transfers to another account: **NA**
Receiving funds	**Domestic transfers** • Transfers from other Bank using mobile banking: **Immediately** Transfers to other Bank using RTGS: **Immediately** **International transfers** • Transfers from another account: **Immediately** and maximum up to **3** business, days

N.B: The terms and tariffs presented in this document are exclusive of **15% Value Added Tax (VAT) and 5% DRRF fees**. Accordingly, the respective responsible organs are kindly requested to take these applicable charges into consideration when communicating and presenting the **Key Facts Statement (KFS)** to customers.

Please note that IFB accounts are exempt from the applicable fees.

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 if you do not use this account for a long period?** If you do not make any transaction for_ months, your account will be treated as [inactive/ dormant] and
- **Closing this account:** To close your account, you should contact

Where can you get assistance or complain?

If you have any questions or complaints or feedback, we are her to help!

You can contact Amhara Bank through the following convenient channels:

Call Us: 011-558-4785 or 690,

Email us ComplaintManagement@amharabank.com.et or info@amharabank.com.et],

Write to us P.O. Box 28450, Addis Ababa, Ethiopia

Visit Our Website www.amharabank.com.et

Still not satisfied with Our Response?

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:

- **Transaction limits**: Describe any transaction limits including for individual transactions e.g. any daily/ monthly limit on withdrawals or payments and any international transaction limits.

Each category of limit should be specified. Note when withdrawals may not be available (or limited) for an account (e.g., if applicable, a compulsory savings account long term savings account with restrictions or a special purpose savings account).

- **Other information:** Describe any other key features of the account, particularly those which are not obvious from the name of the product - e.g., for savings accounts there may be a need to describe products such as long term savings accounts, compulsory savings accounts, insurance savings accounts, matching fund deposits ('box saving') and provident fund savings products as well as savings accounts where the balance can be used as collateral towards a loan. If the account may be maintained in a foreign currency this should also be specified. Finally, specify if the
- Account may be linked with another account (such as a cheque account linked with a savings account so that the linked account balance can be used to cover a cheque if there are insufficient funds in the cheque account).
- **General fees**: If a fee varies depending on the circumstances, such as based on account usage or balance, then the circumstances in which this is the case need to be made clear - e.g. if there are a number of free transactions (such as for deposits, withdrawals or transfers) in a month, if a transaction fee may be reduced, waived or refunded depending on the balance in an account, if a fee varies depending on the amount or if a fee varies depending on whether the transaction takes place at an agent or a branch or via an ATM (including an ATM of another provider).
- **Interest paid on account balances**: Delete whichever does not apply. Lf "YES" then the details that follow must be completed. Lf "NO", the rows that follow should be deleted.
- **Interest rate:** Specify current interest rate(s) (including if any are fixed for any period), and any applicable scale e.g. based on the balance.
- **Transfers:** Specify if the time will vary depending on whether the transfers are to or from an account with the same account provider or to or from an account with another provider; or if the time will vary depending on whether the transfer is a domestic or international transfer.
- **Inactive account:** Specify consequences of having an inactive account e.g. whether the account will be closed after a specified period and any fee that may be payable.
- **Contact for account closure:** Specify contact details.
- **Contact information:** Specify all channels which can be used by the consumer and contact details - e.g. Phone, email, branch offices, social media.
- **Consumer signature:** Include only in Key Facts Statement that is required to be provided to a consumer before they sign an account contract.