



REVISED DOMESTIC BANKING SERVICES TERMS AND TARIFFS



JANUARY 4, 2025

No.	Service Terms and Conditions	Terms and Tariffs
1.	Transfer of Funds (TT)	
1.1	Commission on Transfer of Funds (TT)	
1.1.1	Service Charge or Commission	Up to Birr 3,000 – Birr 5 Above Birr 3,001 – Birr 1 per mil (thousand)
	Telephone Charge	Birr 10 flat
1.1.2	Account to Walk-in Customer	
	Service Charge or Commission	Up to Birr 3,000 – Birr 3 Above Birr 3,001 – Birr 1 per mil (thousand)
	Telephone Charge	Birr 10 flat
1.1.3	By Staff	Up to Birr 5,000 - Free Above Birr 5,000 as per the commission specified under 1.1.3. However, Telephone Charge is free.
1.1.4	TT Amendment (on Customer request)	
	Service Charge	Birr 20 flat
	Telephone Charge	Birr 10 flat
1.1.5	Amendment for local fund transfer, if originated by the Bank due to an error committed on the Bank's side	Free
1.1.6	TT Cancellation or Retransfer	
	Service Charge	Birr 30 flat
1.1.7	Re-issuance of lost Local Fund Transfer Security Number	Birr 10 flat
	Transfer of tax collected on behalf of the Government to NBE	Birr 10 flat
1.2	Inter-Branch Transfer Charge	
1.2.1	Account to Account Transfer	Birr 1 to Birr 10,000 – Birr 5 Birr 10,001 to Birr 100,000 – Birr 10 Above Birr 100,000 – Birr 15
1.2.2	Deposit Transaction	Free
1.2.3	Customer Door to Door Service to pay and collect Cash (with in the same town)	Based on agreement
1.2.4	Loan Repayment	Free



No.	Service Terms and Conditions	Terms and Tariffs
1.2.5	Cash Withdrawal Transaction	Free
1.3	Inter- Bank Transaction	
1.3.1	Outgoing Real Time Gross Settlement (RTGS) Transaction (Outgoing MT103)	Birr 50 plus NBE charge per transaction (Birr 100)
1.3.2	Special clearance (Outgoing Addis Ababa Cheque clearing fee (Cheque & CPO))	Birr 50 plus NBE charge per Cheque & CPO (Birr 100)
1.3.3	(OBC) Outgoing low-value payment credit transfer or Bulk Credit Payments	Birr 15 plus NBE charge per transaction (Birr 20)
1.3.4	Bank to Bank Transfer (MT202) outgoing transactions	Birr 50 flat
1.3.5	Transfer of tax collected on behalf of the Gov't to NBE	ETB 100 flat
2.	Cashier's Payment Order (CPO)/	
2.1	CPO Issuance Commission	
2.1.1	Issuance Commission From Account or Account holder	Birr 100 flat
2.1.2	Issuance Commission for Non-Account Holders using cash	Up to Birr 100,000 – Birr 100 flat Birr 100,001 to Birr 500,000 – Birr 400 flat Birr 500,001 to Birr 1 million – Birr 500 flat Above Birr 1 million – Birr 1.25 per mill(thousand)
2.2	CPO Replacement/ Amendment	
2.2.1	For Account Holders	Birr 250 flat
2.2.2	For Non - Account Holders	Birr 400 flat
2.3	Lost CPO Refunding	
2.3.1	For Account Holders	Birr 300 flat
2.3.2	For Non-Account Holders	Birr 400 flat
2.4	Payment of CPO	
2.4.1	Presented for encashment for beneficiary	Birr 100 flat
2.4.2	Credit to Account	Free



No.	Service Terms and Conditions	Terms and Tariffs
2.5	Cancellation of CPO/ Voiding	
2.5.1	From Account Holders	Birr 200 flat
2.5.2	From non-account Holders	Birr 300 flat
3.	Deposit Product	
3.1	Saving Account	
3.1.1	Pass book issuance upon opening	Free
3.1.2	Replacement of used pass book	Free
3.1.3	Lost/Damaged Pass book Replacement	Birr 100
3.1.4	Closure of Saving Account	
	Within 6 months from date of opening	Birr 100
	After 6 months from date of opening	Birr 25
3.2	Current Account	
3.2.1	Closure of C/A within six months	Birr 100
3.3	Term Deposit	
3.3.1	Account Closure Fee (Before maturity Date)	Birr 100
3.4	Deposit Related Fee & Charges	
3.4.1	Account Freezing, Payment to Third Party & Release by court order	
3.4.1.1	Saving & Checking Account Freeze (court case) in favor of plaintiff (beneficiary)	Birr 100 flat
3.4.1.2	Payment for Third Party by court order	Birr 100 flat
3.4.1.3	Account Release	Birr 100 flat
3.4.2	Inactive or Dormant Account	
3.4.2.1	Saving Account Balance Below Birr 100 for one year	No charge as per the NBE direction dated Jan 10, 2024 Ref. FIS/BSD/117/2024.
3.4.2.2	Current Account Balance Below Birr 1,000 for six months	No charge as per the NBE direction dated Jan 10, 2024 Ref. FIS/BSD/117/2024.
3.4.2.3	Current Account Balance below Birr 250 for a year	No charge as per the NBE direction dated Jan 10, 2024 Ref. FIS/BSD/117/2024.
3.4.2.4	Re-instatement of closed dormant S/A & C/A, when claimed by customer	Free
3.4.2.5	Account Maintenance fee	Birr 5 per quarter

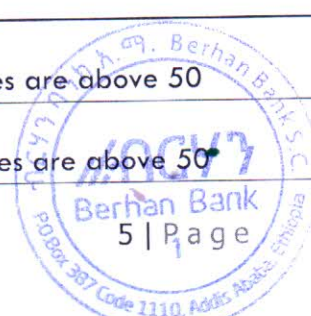
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3.4.3	Standing Instruction	
3.4.3.1	Standing Instruction on S/A, C/A, TD, FCY, O/D etc. for a single transaction	Birr 35 per transaction, if the transfer is ≤ Birr 100 - free
3.4.3.2	Standing Instruction on S/A, C/A, TD, FCY, O/D etc. for a multiple transaction	Birr 35 per transaction, if the transfer is ≤ Birr 100 - free
3.4.4	Stop Payment Order	
3.4.4.1	Service Charge for single cheque issued	Birr 400 per cheque
3.4.4.2	Service Charge (for Range of cheques or Pad un-issued)	Birr 400 flat plus Birr 10 per check
3.4.5	Insufficient Fund – Current Account	
3.4.5.1	First Time	Penalize/ Collect Up to Birr 50,000=300 from Birr 50,000.00-500,000.00=500 above Birr 500,000.000=1000; and Mark in the register book and communicate a written warning
3.4.5.2	Second Time	Penalize 3% of check value; not exceeding Birr 25,000
3.4.5.3	Third Time	Penalize 5% of check value; not exceeding Birr 50,000
4.	Sundries Service	
4.1	Duplicate Account Statement on Request	
4.1.1	Duplicate Account Statement on Request – Current Year	Birr 25 per page
4.1.2	Duplicate Account Statement on Request – Historical	Birr 50 per page
4.2	Duplicate Advice & Other Document (Typed or Photocopy)	
4.2.1	Duplicate Advice & Other Document (Typed or Photocopy) - Current Year	Birr 25 per advice or page
4.2.2	Duplicate Advice & Other Document (Typed or Photocopy) - Over a Year	Birr 50 per advice or photocopy
4.2.3	Duplicate Advice & Other Doc't -from central archive	ETB 200 per advice or photocopy, not more than 1,000.00
4.3	Balance Availability Notification (S/A, C/A, TD, FCY, etc.) for all customers except Credit Facility	
4.3.1	Balance Confirmation – Local	



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4.3.1.1	Balance Confirmation (Local) - Service Charge	Birr 200
4.3.1.2	Balance Confirmation (Local) - Registered mail	As per courier cost
4.3.2	Balance Confirmation (International)	
4.3.2.1	Balance Confirmation (International) Service Charge	Birr 300
4.3.1.2	Balance Confirmation (International) Registered Mail	As per courier cost
4.3.3	Balance Confirmation to External Auditors	
4.3.3.1	Balance Confirmation Service Charge	Birr 300 flat
4.3.3.2	Balance Confirmation Registered Mail	As per courier cost
4.3.4	Customer Signature Change	Birr 25
4.3.5	Customer Mobile Number Change	Free
4.3.6	Authentication fee at Document Authentication and Registration Office & Courts	
4.3.6.1	Authentication fee at Document Authentication and Registration Office(in person)	ETB 250 plus third party charge
4.3.6.2	Authentication fee at Courts	ETB 250 plus third party charge
4.3.6.3	Online Document Authentication-for Ethiopians	Birr 50 plus third-party charge
4.3.6.4	Online Document Authentication-for foreigners	ETB 100 plus third party charge
4.3.6.5	Inheritance case authentication	Birr 200 plus Third-Party charge per case
4.3.7	Provident Fund Account Handling Fee	Free
4.3.8	Salary (Payroll) Processing Payment	Onsite payment <ul style="list-style-type: none"> - For customers with an average monthly balance \leq Birr 50 million – 15 per employee - For customers with an average monthly balance \geq Birr 50 million \leq 100 million - Birr 10 per employee - For customers with an average monthly balance $>$ 100 million – Free
4.3.9	Inquiries requiring investigation	
4.3.9.1	Up to one year (per page)	Birr 15 per page; Birr 500 flat if the pages are above 50
4.3.9.2	Over One Year (per page)	Birr 20 per page; Birr 500 flat, if the pages are above 50

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No.	Service Terms and Conditions	Terms and Tariffs
4.2.10	Replacement of Staff ID	Birr 25
5.	Cost of Cheque Books	
5.1	Old Cheque Books	
	25 Leaves	Birr 125
	50 Leaves	Birr 200
	100 Leaves	Birr 300
	NB: The Cost of old cheque books can be amended at any time based on the actual printing cost.	
5.2	MICR Cheques Books	
	25 Leaves	Birr 125
	50 Leaves	Birr 200
	100 Leaves	Birr 300
	NB: The Cost of old cheque books can be amended at any time based on the actual printing cost.	

Acronyms

- A/C – Account,
- C/A – Current Account,
- O/D – Overdraft,
- FCY – Foreign Currency,
- S/A – Saving Account, and
- TD – Time Deposit,

