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TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: –**Normal saving**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	● Cash withdrawal limit at Branch:50,000 for natural person & 75,000 for legal person ● Internal Mobile Banking Transfer: ● Cash withdrawal limit Via ATM: Daily IPS transaction limit to other Bank: ------- ● Cash withdrawal limit Via POs: ———— Daily tele birr transfer limit: ———— ● Internal fund transfer limit via OTC: No limit Other transfer limit if any ————
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ————
Passbook fee -	● New passbook fee Birr:- 0 ● Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ● Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Credit card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ———— Birr ————% of withdrawal amount ● ATM Off-us fee: ———— Birr ————% of withdrawal amount ● POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ●fee of 10 Leaf: ——— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ————–% transfer Amount ● Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: —— birr: ————, per request of ● Duplicate statement fee:20-30 , birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, ● via Mobile birr : ————, Via ATM————, Via other bank ATM Birr: ————,

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance in the account on monthly basis and is credited to the account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date, **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

5.Other Things You should Know

- **To** Open an Account, You Will Need to satisfy some identification requirement, this can include providing document and information to verify your identity**.** Please request the branch for more detail.
- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

- Please call for Customer Contact Center 8220 or Contact customer protection and compliant handling by 0995002325

•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative **Name:**________________ **Position:**_______________ **Date:**_________________	**Customer** **Name:**______________________ **Date:**_______________________ **Application Number :**__________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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Tsedey Bank

TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Hewan**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	• Cash withdrawal limit at Branch:50,000 for natural person & 75,000 for legal person • Internal Mobile Banking Transfer: • Cash withdrawal limit Via ATM: Daily IPS transaction limit to other Bank: ----- • Cash withdrawal limit Via POs: ———— Daily tele birr transfer limit: ————— • Internal fund transfer limit via OTC: No limit Other transfer limit if any —————
Passbook	• Available: yes Not available:
2. Additional Product fee	
Account opening	• Opening Fee Birr: 0 New passbook fee Birr 0 • Freezing fee:- 90 Fully Utilized passbook Fee birr: 0 • Blocking fee — Lost passbook fee Birr:- 80 •Damaged passbook fee birr: 80 Others opening Fee if any: —————
Passbook fee -	• New passbook fee Birr:- 0 Lost passbook fee Birr: 80 • Fully Utilized passbook Fee birr:-0 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:----------
Debit Card	• Personalization fee: ———— Additional account link fee: • Replacement fee: ———— Pin reset fee: ———— • Pin reset fee: ———— Balance Inquiry fee: ——— • Renewal fee : Others fee: ———
Credit card	• Personalization fee: ———— Additional account link fee: ———— • Replacement fee: ———— Pin reset fee: ———— • Pin reset fee: ———— Balance Inquiry fee: ———— •Renewal fee: ———— Others fee: ————
Master card	• Personalization fee: ———— Additional account link fee: • Replacement fee: ———— Pin reset fee: ———— • Pin reset fee: ———— Balance Inquiry fee: ——— •Renewal fee: ———— Others fee: ————
Cash withdrawal	• OTC (Branch) fee: Birr: of withdrawal • ATM On us Fee: ——— Birr ————% of withdrawal amount • ATM Off-us fee: ——— Birr ————% of withdrawal amount • POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	• fee of 100 Leaf: ——— Cheque dishonored fee:- • fee of 50 Leaf: , Stop chaque fee: • fee of 25 Leaf:- Special clearance fee: •fee of 10 Leaf: ——— Other cheque related fee: —
Transfer fee and charges	• Internal fund transfer via Branch :- — Birr ———— –% transfer Amount • Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount • Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	• Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount • Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	• No of fee: - 45, birr, of ordered amount. • Statement fee: ————, birr: ————, per request of • Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	• Via branch birr : 300, Via ATM————, • via Mobile birr : ————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr: ——60———, Closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7.12%-8.5%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance of the account on monthly basis and is credited in your account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

5.Other Things You should Know

- **To** Open an Account, You Will Need to satisfy some identification requirement, this can include providing document and information to verify your identity**.** Please request the branch for more detail.
- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

- Please call for Customer Contact Center 8220 or Contact customer protection and compliant handling by 0995002325

•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative **Name:**_______________ **Position:**_____________ **Date:**________________	**Customer** **Name:**______________________ **Date:**______________________ **Application Number :**__________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Finot**
- Date of Opening: DD: Types of current account: ———

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	● Cash withdrawal limit at Branch:50,000 ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ——— ● Internal fund transfer limit via OTC: No limit Internal Mobile Banking Transfer: Daily IPS transaction limit to other Bank: ----- Daily tele birr transfer limit: ——— Other transfer limit if any ———
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ———
Passbook fee -	● New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ● Renewal fee : Additional account link fee: Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Credit card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ●Renewal fee: ——— Additional account link fee: ——— Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Master card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ●Renewal fee: ——— Additional account link fee: Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ——— – Birr ———% of withdrawal amount ● ATM Off-us fee: ——— Birr ———% of withdrawal amount ● POS OTC fee: ——— Birr ——— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ●fee of 10 Leaf: ——— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ———–% transfer Amount ● Internal Mobile Banking Transfer: : ——— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ——— , Birr : ——— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : ——— , of the amount ● Payment on POS No of fee: ——— , Birr: ——— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ———, birr: ———, per request of ● Duplicate statement fee: 20-30 , birr: ———, per request of
Balance enquiries /conformation	● Via branch birr : 300, ● via Mobile birr : ———, Via ATM———, Via other bank ATM Birr: ———,
Account closure	•Fee Birr: 60, Closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7% -7.66%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance of the account on monthly basis and is credited in your account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

5.Other Things You should Know

- **To** Open an Account, You Will Need to satisfy some identification requirement, this can include providing document and information to verify your identity**.** Please request the branch for more detail.
- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

Certified Correct	I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract
Tsedey Branch Representative Name:_________________ Position:_______________ Date:__________________	**Customer** Name:_________________________ Date:_________________________ Application Number :___________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c,
- Date of Opening: DD:

Types of saving account: – **Cheque / Current Account**
Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr:and 500 for natural person and 1000 for legal person • To Keep the Account Birr:
Transaction Limit	● Cash withdrawal limit at Branch:50,000 for natural person and 75,000 legal person ● Internal Mobile Banking Transfer: ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ———— ● Internal fund transfer limit via OTC: No limit Daily IPS transaction limit to other Bank: --- Daily tele birr transfer limit: ———— Other transfer limit if any ————
Passbook	•Available: ✓ Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: New passbook fee Birr -------- Fully Utilized passbook Fee birr: --- Lost passbook fee Birr:- ---- Others opening Fee if any: ———
Passbook fee -	● New passbook fee Birr:- --- • Fully Utilized passbook Fee birr:---- Lost passbook fee Birr: ---- Damaged passbook fee birr------
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ● Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ———
Credit card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	● Personalization fee: ———— ● Replacement fee: ———— ● Renewal fee ●Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Other fee Others fee: ————
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ———— Birr ————% of withdrawal amount ● ATM Off-us fee: ———— Birr ————% of withdrawal amount ● POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: 365 ● fee of 50 Leaf: 225 ● fee of 25 Leaf:- 90 ●fee of 10 Leaf: not aveilable Cheque dishonored fee:- 200 for first instance Stop chaque fee: 225 Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ———— –% transfer Amount ● Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ————, birr: ————, per request of ● Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, ● via Mobile birr : ————, Via ATM————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr: ——60 Closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	Yes ✓ No
Interest Rate	**0%** per annum fixed variable
Calculation and Payment of Interest	
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
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•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative	**Customer**
Name:__________________	**Name:**_________________________
Position:________________	**Date:**___________________________
Date:____________________	**Application Number :**___________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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Tsedey Bank

TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Biruh**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	● Cash withdrawal limit at Branch:50,000 ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ———— ● Internal fund transfer limit via OTC: No limit Internal Mobile Banking Transfer: Daily IPS transaction limit to other Bank:------ Daily tele birr transfer limit: ———— Other transfer limit if any ————
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ————
Passbook fee -	● New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ● Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ———
Credit card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ————
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ———— – Birr ————% of withdrawal amount ● ATM Off-us fee: ———— Birr ————% of withdrawal amount ● POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ●fee of 10 Leaf: ——— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- Birr ———— –% transfer Amount ● Internal Mobile Banking Transfer: :----- Birr : -------- % transfer Amount ● Daily wallet transfer limit: :---------, Birr : ————, % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ————, birr: ————, per request of ● Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, Via ATM————, ● via Mobile birr : ————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr: ——60 , Closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7%-8%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance in the account on monthly basis and is credited in to the account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank Working hours of international bank transfer hour—————, days

5.Other Things You should Know

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- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

Certified Correct	I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract
Tsedey Branch Representative Name:_________________ Position:_______________ Date:__________________	**Customer** Name:________________________ Date:_________________________ Application Number :___________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

TSEDEY BANK S.C.

KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Birtu**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	● Cash withdrawal limit at Branch:50,000 ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ———— ● Internal fund transfer limit via OTC: No limit Internal Mobile Banking Transfer: Daily IPS transaction limit to other Bank:----- Daily tele birr transfer limit: ———— Other transfer limit if any ————
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ————
Passbook fee -	● New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ● Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Credit card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Cash withdrawal	● OTC (Branch) fee: Birr: 5-10 of withdrawal ● ATM On us Fee: ————Birr ————% of withdrawal amount ● ATM Off-us fee: ————Birr ————% of withdrawal amount ● POS OTC fee: ————Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: ———— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ●fee of 10 Leaf: ———— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ————–% transfer Amount ● Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ————, birr: ————, per request of ● Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, ● via Mobile birr : ————, Via ATM————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr: ——60 Closing accounts before 6 months of opening,

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✓ Yes No
Interest Rate	**7.2%-7.55%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance in the account on monthly basis and is credited in your account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

5.Other Things You should Know

- **To** Open an Account, You Will Need to satisfy some identification requirement, this can include providing document and information to verify your identity**.** Please request the branch for more detail.
- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

- Please call for Customer Contact Center 8220 or Contact customer protection and compliant handling by 0995002325

•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative Name:_________________ Position:_______________ Date:__________________	**Customer** Name:________________________ Date:_________________________ Application Number :___________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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Tsedey Bank

TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Amba**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	● Cash withdrawal limit at Branch:50,000 ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ———— ● Internal fund transfer limit via OTC: No limit Internal Mobile Banking Transfer: Daily IPS transaction limit to other Bank:----- Daily tele birr transfer limit: ———— Other transfer limit if any ————
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ● Freezing fee:- 90 ● Blocking fee — ●Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ————
Passbook fee -	● New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ● Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ———
Credit card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	● Personalization fee: ———— ● Replacement fee: ———— ● Pin reset fee: ———— ●Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ————
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ———— – Birr ————% of withdrawal amount ● ATM Off-us fee: ———— Birr ————% of withdrawal amount ● POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ●fee of 10 Leaf: ——— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ———— –% transfer Amount ● Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ———— , Birr: ———— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ————, birr: ————, per request of ● Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, Via ATM————, ● via Mobile birr : ————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr:-----------60, for closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7.5% -8.5%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance in the account on monthly basis and is credited in on the account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ——, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

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- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

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•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative **Name:**_______________ **Position:**_______________ **Date:**_______________	**Customer** **Name:**_______________________ **Date:**_______________________ **Application Number :**__________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Tsedey Agar**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 500 for indisivuals and 1000 for corporates • To Keep the Account Birr: 500 and 1000
Transaction Limit	● Cash withdrawal limit at Branch:50,000 for natural person & 75,000 for legal person ● Internal Mobile Banking Transfer: ● Cash withdrawal limit Via ATM: Daily IPS transaction limit to other Bank:----- ● Cash withdrawal limit Via POs: ———— Daily tele birr transfer limit: ———— ● Internal fund transfer limit via OTC: No limit Other transfer limit if any ————
Passbook	● Available: yes Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 New passbook fee Birr 0 ● Freezing fee:- 90 Fully Utilized passbook Fee birr: 0 ● Blocking fee — Lost passbook fee Birr:- 80 ●Damaged passbook fee birr: 80 Others opening Fee if any: ——————
Passbook fee -	● New passbook fee Birr:- 0 Lost passbook fee Birr: 80 • Fully Utilized passbook Fee birr:-0 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ————— Additional account link fee: ● Replacement fee: ————— Pin reset fee: ————— ● Pin reset fee: ————— Balance Inquiry fee: ———— ● Renewal fee : Others fee: ———
Credit card	● Personalization fee: ————— Additional account link fee: ————— ● Replacement fee: ————— Pin reset fee: ————— ● Pin reset fee: ————— Balance Inquiry fee: ————— ●Renewal fee: ————— Others fee: —————
Master card	● Personalization fee: ————— Additional account link fee: ● Replacement fee: ————— Pin reset fee: ————— ● Pin reset fee: ————— Balance Inquiry fee: ———— ●Renewal fee: ————— Others fee: —————
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ———— – Birr ————% of withdrawal amount ● ATM Off-us fee: ———— Birr ————% of withdrawal amount ● POS OTC fee: ———— Birr ———— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— Cheque dishonored fee:- ● fee of 50 Leaf: , Stop chaque fee: ● fee of 25 Leaf:- Special clearance fee: ●fee of 10 Leaf: ——— Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ————–% transfer Amount ● Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ————— , Birr : ————— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : —— , of the amount ● Payment on POS No of fee: ————— , Birr: ————— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: —————, birr: —————, per request of ● Duplicate statement fee: 20-30, birr: ————, per request of
Balance enquiries /conformation	● Via branch birr : 300, Via ATM—————, ● via Mobile birr : —————, Via other bank ATM Birr: —————,
Account closure	•Fee Birr: ——60, for closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7.5%-10%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance of the account on monthly basis and is credited in the account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the saame date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

5.Other Things You should Know

- **To** Open an Account, You Will Need to satisfy some identification requirement, this can include providing document and information to verify your identity**.** Please request the branch for more detail.
- If you do not make any transaction for consecutive 6(Six) Months, your account will be treated as inactive /dormant.
- To close your account, you should contact your branch and request for more detail.

6.Compliant Address

- Please call for Customer Contact Center 8220 or Contact customer protection and compliant handling by 0995002325

•Please visit the nearest Branch, or visit our website – https://www.tsedeybank.com.et

•If you are not satisfied with the compliant handling, you can contact to National Bank of Ethiopia, please call using hotline 7230, email-compliantoffice@nbe.gov.et and write via PO. Box 5550/2048, visit website –http://www.nbe.gov.et or you may report physically to the office of NBE, Financial Consumer Protection and Education Directorate regarding your question or complaint.

Certified Correct	**I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract**
Tsedey Branch Representative **Name:**_________________ **Position:**_______________ **Date:**__________________	**Customer** **Name:**_________________________ **Date:**__________________________ **Application Number :**___________

N.B: Please prepare the Key Fact Statements for all types of Savings and Current Account products using this format.

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Tsedey Bank

TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Muday Saving**
- Date of Opening: DD: Types of current account: ————

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 • To Keep the Account Birr: 100
Transaction Limit	• Cash withdrawal limit at Branch:50,000 • Cash withdrawal limit Via ATM: • Cash withdrawal limit Via POs: ———— • Internal fund transfer limit via OTC: No limit Internal Mobile Banking Transfer: Daily IPS transaction limit to other Bank:------ Daily tele birr transfer limit: ———— Other transfer limit if any ————
Passbook	• Available: yes Not available:
2. Additional Product fee	
Account opening	• Opening Fee Birr: 0 • Freezing fee:- 90 • Blocking fee — •Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ————
Passbook fee -	• New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr–80
Maintaining The Account	Fee Birr:- 0
Debit Card	• Personalization fee: ———— • Replacement fee: ———— • Pin reset fee: ———— • Renewal fee : Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ———
Credit card	• Personalization fee: ———— • Replacement fee: ———— • Pin reset fee: ———— •Renewal fee: ———— Additional account link fee: ———— Pin reset fee: ———— Balance Inquiry fee: ———— Others fee: ————
Master card	• Personalization fee: ———— • Replacement fee: ———— • Pin reset fee: ———— •Renewal fee: ———— Additional account link fee: Pin reset fee: ———— Balance Inquiry fee: ——— Others fee: ————
Cash withdrawal	• OTC (Branch) fee: Birr: of withdrawal • ATM On us Fee: ——— – Birr ———% of withdrawal amount • ATM Off-us fee: ——— Birr ———% of withdrawal amount • POS OTC fee: ——— Birr ——— % of withdrawal amount
Cheque	• fee of 100 Leaf: —— • fee of 50 Leaf: , • fee of 25 Leaf:- •fee of 10 Leaf: —— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	• Internal fund transfer via Branch :- — Birr ———–% transfer Amount • Internal Mobile Banking Transfer: : —— – Birr : – % transfer Amount • Daily wallet transfer limit: : ———— , Birr : ———— , % transfer Amount
Payment of Good and service	• Payment Via mobile Banking - of fee:___, Birr, — , of the amount • Payment on POS No of fee: ———— , Birr: — , of the amount.
tanding order	• No of fee: - 45, birr, of ordered amount. • Statement fee: ————, birr: ————, per request of • Duplicate statement fee: 20-30 , birr: ————, per request of
Balance enquiries /conformation	• Via branch birr : 300, • via Mobile birr : ————, Via ATM————, Via other bank ATM Birr: ————,
Account closure	•Fee Birr: ——60, Closing accounts before 6 months of opening

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✓ Yes No
Interest Rate	**7.5%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance of the account on monthly basis and is credited in the account at the last business day of the month
Example	• Assume the Interest Rate ——, %, for Every ——, Birr for ——, months you would receive ———, Birr
4.How Long Do the Fund Transfer Take?	
Sending Funds	**Domestic outgoing Transfer** ☐ How many days take Fund transfer to another account:- immediate ,
Receiving Funds	**Domestic incoming transfer** ☐ How many days take incoming transfer from other bank: the same date , **International Transfer** ☐ How many days take credited from correspondents bank ☐ Working hours of international bank transfer hour——————, days

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Certified Correct	I Acknowledge the Receipt of This Statement Prior to Singing the Account Opening Contract
Tsedey Branch Representative Name:________________ Position:_______________ Date:__________________	**Customer** Name:________________________ Date:_________________________ Application Number :___________

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TSEDEY BANK S.C.
KEY FACTS STATEMENT FOR ACCOUNT OPENING

1. Carefully review this KFS document, and file properly along with the other KYC documents, as part of the contractual agreement at the time of account opening.

- Account provider: Tsedey Bank S.c, Types of saving account: – **Tatariwoch Yehawala**
- Date of Opening: DD:

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

1.Account Features	
Minimum Balance	•To open an Account Birr: 100 USD and equivalent currency • To Keep the Account Birr: 100 USD and equivalent currency
Transaction Limit	● Cash withdrawal limit at Branch : 50,000 for natural person & 75,000 for legal person ● Internal Mobile Banking Transfer:——— ● Cash withdrawal limit Via ATM: ● Cash withdrawal limit Via POs: ——— ● Internal fund transfer limit via OTC: No limit Daily IPS transaction limit to other Bank:------ Daily tele birr transfer limit: ——— Other transfer limit if any ———
Passbook	● Available: yes ● Not available:
2. Additional Product fee	
Account opening	● Opening Fee Birr: 0 ——— ● Freezing fee:- ——— ● Blocking fee ——— ● Damaged passbook fee birr: 80 New passbook fee Birr 0 Fully Utilized passbook Fee birr: 0 Lost passbook fee Birr:- 80 Others opening Fee if any: ———
Passbook fee -	● New passbook fee Birr:- 0 • Fully Utilized passbook Fee birr:-0 Lost passbook fee Birr: 80 Damaged passbook fee birr 80
Maintaining The Account	Fee Birr:- 0
Debit Card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ● Renewal fee Additional account link fee: Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Credit card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ● Renewal fee: ——— Additional account link fee: ——— Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Master card	● Personalization fee: ——— ● Replacement fee: ——— ● Pin reset fee: ——— ● Renewal fee: ——— Additional account link fee: Pin reset fee: ——— Balance Inquiry fee: ——— Others fee: ———
Cash withdrawal	● OTC (Branch) fee: Birr: of withdrawal ● ATM On us Fee: ——— – Birr ———% of withdrawal amount ● ATM Off-us fee: ——— Birr ———% of withdrawal amount ● POS OTC fee: ——— Birr ——— % of withdrawal amount
Cheque	● fee of 100 Leaf: ——— ● fee of 50 Leaf: , ● fee of 25 Leaf:- ● fee of 10 Leaf: ——— Cheque dishonored fee:- Stop chaque fee: Special clearance fee: Other cheque related fee: —
Transfer fee and charges	● Internal fund transfer via Branch :- — Birr ——— –% transfer Amount ● Internal Mobile Banking Transfer: : ——— – Birr : – % transfer Amount ● Daily wallet transfer limit: : ——— , Birr : ——— , % transfer Amount
Payment of Good and service	● Payment Via mobile Banking - of fee: : , Birr, : ——— , of the amount ● Payment on POS No of fee: ——— , Birr: ——— , of the amount.
Standing order	● No of fee: - 45, birr, of ordered amount. ● Statement fee: ———, birr: ———, per request of ● Duplicate statement fee: ——— , birr: ———, per request of
Balance enquiries /conformation	● Via branch birr : 300, Via ATM———, ● via Mobile birr : ———, Via other bank ATM Birr: ———,

Other Fee	If any fees other than the above listed may apply to your account, all fees will be clearly accessible at every branch in printed form and also available in digital format on the bank website.
3.Interest on Account Balance	
Interest Paid On Account Balance?	✔ Yes No
Interest Rate	**7%-14%** per annum fixed variable
Calculation and Payment of Interest	• Interest is calculated on the minimum balance of the account on monthly basis and is credited in the account at the last business day of the month
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