

S/N	Types of Services	Fee / Charge	
1	Payment card issuance related services	Debit card & PIN Issuance 1 <sup>st</sup> Time	Free
		Debit card re-issuance Expired	Free
		Debit card re-issuance Lost/Stolen/damaged	Birr 50
		PIN re-issuance (For all local card)	Birr 15
		Local Gift & prepaid card Issuance / Reissuance & top up	Birr 40
		Zemen Platinum Travel Prepaid MasterCard Card & PIN Issuance 1st time	Birr 100
		Zemen Platinum Travel Prepaid MasterCard Card/PIN reissuance	Birr 100
2	ATM related services	ATM cash withdrawal, using Zemen Bank card at Zemen Bank ATM (on us)	Free
		Balance Inquiry using Zemen Bank card at Zemen Bank ATM (on us)	Free
		Account to Account transfer, using Zemen Bank card at Zemen Bank ATM (on us)	Free
		ATM Mini statement, using Zemen Bank card at Zemen Bank ATM (on us)	Free
		ATM cash withdrawal using Other Bank Local Card at Zemen Bank ATM (off us)	As per eth-switch's pricing
		ATM Balance Inquiry using Other Bank local Card at Zemen Bank ATM (off us)	As per eth-switch's pricing
		ATM Mini statement view using Other Bank local Card at Zemen Bank ATM (off us)	As per eth-switch's pricing
		ATM cash withdrawal using Other Bank International Card at Zemen Bank ATM (off us)	Free
		ATM Balance Inquiry using Other Bank International card at Zemen Bank ATM (off us)	Free
		ATM Mini statement view using Other Bank International card at Zemen Bank ATM (off us)	Free
	POS Machine services	Payment at merchant by international card	Free
		Cash advance by international card	Free
4	Internet Banking, Mobile Banking and USSD banking related services	Account to account transfer to own account at Zemen Bank	Free
		Account to account transfer to other account holder– With in Zemen Bank	Free
		Account to account transfer to other banks through ETH-switch	As per eth-switch's pricing
		Account to account transfer to other bank through EATS (RTGS)	X ≤ 10,000 Birr 50
			>10,000 X ≤100,000 Birr 100 X > 100,000 Birr 100
		Bill payment	Free
		Transfer to 3 <sup>rd</sup> party mobile money/ wallet	Free
		Statement view or download	Free
Self Top-up of local currency prepaid cards through IB/MA	Free		
6	E-Commerce Transactions by payment card	Ecommerce transaction acquiring by using international card (Visa / Master Card)	Free

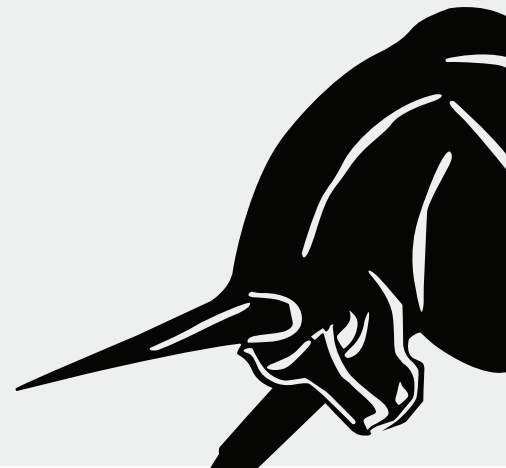
## Loan Fees and Charges

### Loan Interest

No.	Sector/loan Product	Min.Rate	Max.Rate
1	All type of Export Related loans	7.25%	14.00%
	<b>Non-Export Loans</b>		
2	Agriculture	16.00%	17.90%
3	Building Construction Loan	16.50%	19.00%
4	Domestic Trade and Services	16.50%	19.25%
5	Financial Institution Loan	16.50%	18.25%
6	Health and Education Services	14.25%	16.25%
7	Hotel and Tourism( 5 Star rated )	13.50%	16.25%
8	Hotel and Tourism( 3-4 Star rated )	15.00%	17.75%
9	Hotel and Tourism(General Hotel)	16.00%	18.65%
10	Import	16.50%	19.00%
11	Industry/Manufacturing	15.50%	18.00%
12	Merchandise Loan	15.00%	17.00%
13	Microfinance Institution	10.00%	12.75%
14	Mines, Power and Water Resources	13.00%	16.00%
15	Transport Services	16.50%	18.25%
16	Consumer Loans	16.25%	18.00%
17	Diaspora Credit	9.5%	14.00%
18	Consumer Loans for Employees of Corporate Client	As per signed SLA Negotiable	As per signed SLA

### Guarantee Fee

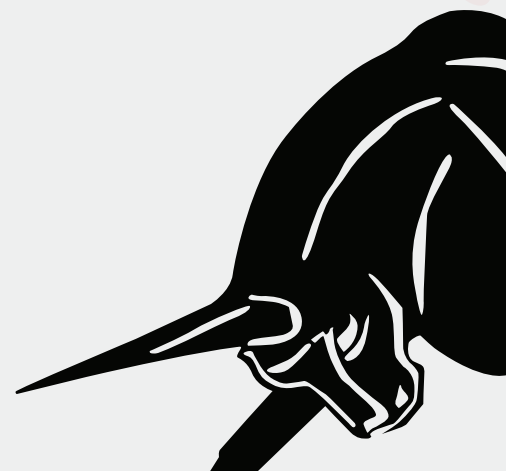
NO.	Guarantee type	Min.Rate	Max.Rate
1	All type of Gurantee	0.13%	3.00%



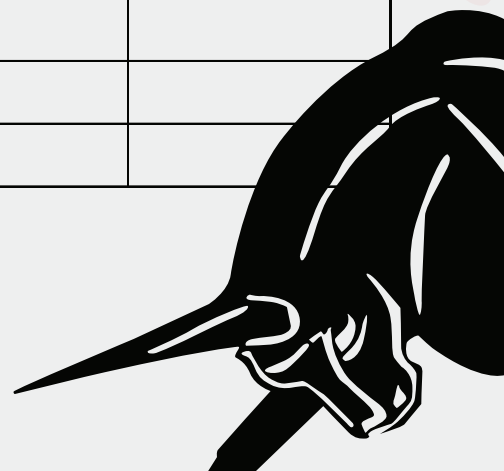
No	Description	Min.	Max.
1	Loan Processing Fee	2,500.00	0.25% of the approved loan
2	Appeal processing Fee	1,000.00	0.05% on the initial request
3	Renewal fee (for all credit facilities including overdraw)	7,500.00	0.01%
4	Repayment amendment	2,500.00	2,500.00
5	Renegotiation Fee/Rescheduling/Waiver	2,500.00	0.1% of outstanding balance/ max Birr 20,000
6	Collateral substitution/replacement/release fee	10,000.00	10,000.00
7	Re-approval fee for any reason other than the Bank.	5,000.00	5,000.00
8	Insurance premium fee	3000	10% of the premium
9	Grace period Extension fee/additional G.P	NA	10,000
10	Guarantee Conversion fee	NA	0.25%
11	Merchandise pledge/release fee	NA	3,000.00
13	Late payment penalty fee	Exempted	Exempted
14	Letter and loan statement fee	NA	100 plus 10/sheet
15	Audit confirmation fee	NA	100
16	Loan Administration/Account management fee at the time of settlement <sup>1</sup>	NA	2.50%
17	Cancellation/suspension of foreclosure decision	All costs incurred by the bank plus Br. 5000	
18	Conversion of OD to T/L	NA	0.25%
19	second degree Collateral registration permission	NA	5,000.00
22	Movable ( vehicle, Machinerics ETC) collateral management fee	As per NBE directive	



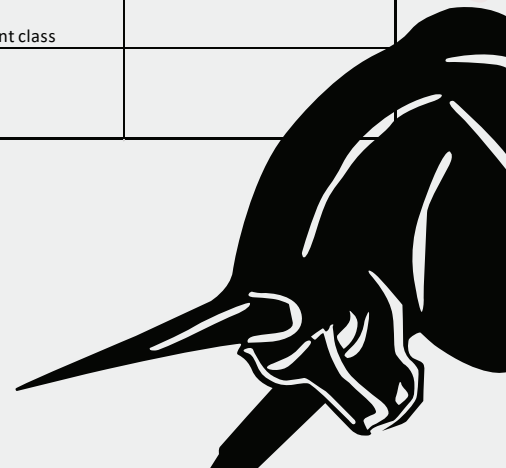
No.	Description	Min.	Max.
1	All residential buildings	100	100+200/floor
2	All commercial buildings	100	100+200/floor
3	Factory, industrial and store buildings	2000	5000
4	Project finance building (Real estate, apartments, hotels etc.)	3000	3000+500/floor
5	Progress on projects	2000	2000
	Coffee hulling and washing site	Minimum 2000+1000/100km, hulling and washing construction as per commercial building	Minimum 2000+1000/100km, hulling and washing construction as per commercial building rate
7	Coffee plantation, tea and other plantation	3000	3000+1000/100 km
8	Flower farms and other plantations	3000	3000+1000/additional green house
9	Motor vehicle /Automobile	500	1500
10	Trucks-Dry Cargo, Fuel trucks as special purpose trucks	NA	2500/machinery
11	Construction and agricultural machineries and equipment's	NA	2500/truck or cargo
12	factory/plant machineries	NA	5000 per plant
13	Re-evaluation as per the customer request and procedural requirement	NA	Half of the original fee
14	Re-evaluation of propoerties as per the banks initiation	Free	Free



S/N	Types of Services	Fee / Charge	Remark
1	Foreign Exchange Incoming Transfer Services	Service Charge	Free
2	Incoming Transfer - Cheque Services	Service Charges	2.00% a min of Birr 250.00 for OBP(Out Ward Bills Purchase) and 1.5% a min of Birr 250.00 for OBC(Out ward Bills for Collection)
		Postage Charges	Free
3	Import by Letter of Credit and Supplier-Credit	Exchange Commission	From LCY (Local Currency) acct. 2.5% and From FCY(Foreign Currency) acct. Free
		Service Charge	2%- 9% Deping account class
4	Import by Inward Bills for Collection (CAD)	Exchange Commission	From LCY (Local Currency) acct. 2.5% and From FCY(Foreign Currency) acct. Free
		Service Charge	2%- 4% Depending on account class
5	Outgoing transfer payment	Exchange Commission	From LCY (Local Currency) acct. 2.5% and From FCY(Foreign Currency) acct. Free
		Service Charge	2%- 8.85% Depending on account class
6	Confirmation Commission		1%-2.5% Depending on account class
7	Extension Commission for LC		
7.1.	If additional period is involved		1.5% - 6% Depending on account class
8.2.	Extension within the period (With90 Days)		Free-1% Depending on account class
9	Excess Drawing/ Increase of amount on FOB Value	Exchange Commission	From LCY (Local Currency) acct. 2.5% and From FCY(Foreign Currency) acct. Free
		Service Charge	2%-12% Depending on account class
10	Extension of Purchase Order Approval	Service Charge	0.25%- 6% Depending on account class
11	Export	Advising, Extension, Amendment, Confirmation	Free
		Postage	Actual Cost incurred
12	Outward Documentary Bills Purchase (ODBP) and Outward documentary bills sent for Collection (ODBC)	Exchange Commission	Free
		Negotiation Commission	Free
		Postage	Actual Cost incurred



12	Foreign Letter of Guarantee	Foreign bank guarantee issued at the request of correspondent bank abroad with their counter guarantee	0.25%- 0.75% Depending on Gurantee Value	
		Outgoing foreign bank guarantee against 130% deposit or with credit facility	0.25%- 1% Depending on Gurantee Value	
13	Others	Account maintenance for financial institutions(their account with us)	Free	
		NR Account closure (Including Diaspora)	USD 10.00	
		Inactive account below USD 100.00 (excluding exporter)	USD 5.00/semi annual	
		Account Statement delivery by SWIFT maintenance for financial institution (their a	USD 5.00 Per message	
		Interest on Certificate Deposit - Diaspora Account	Negotiable Less than LIBOR Rate	
		Interest on Non - Repatriable Birr Account Diaspora	Twice Minimum Saving deposit rate set by National Bank Ethiopia minimum balance outstanding for the month paid in Birr	
		SWIFT Charges for Stop payment orders	Birr 500.00 per message	
		Balance Confirmation	Free	
14	Settlement of document for expired L/C	Service Charge	Full extension charge	
15	Supplier Credit Handling Fee	Service Charge	Free - 0.75% Depending on account class	
16	Purchase order approval	Service Charge	Free - 5% Depending on account class	
17	Shipment made after Purchase Order Expiry	Service Charge	Free - 3% Depending on account class	
18	Ethiopian Shipping lines freight payment from Birr	Service Charge	9.85%	
19	Sales of Cash or Pre paid MasterCard	Service Charge	Free -9.85% Depending account class	
20	Issuer cross border fee, Authorization switching fee, Clearing fees & ATM transaction fee	Service Charge	2.00%	



NO	Types of services			
		Fees /Charges	Remark	
1.	Share Management Related Services	Share transfer	0.5% of the transaction value from both parties. Min. 500 max. 10,000	
		Issuance of confirmation letter	Birr 100.00	
		Share registration for collateral purpose	Birr 1,000.00	
		Replacement of share certificate	Birr 500/leaf	
		Power of attorney authentication	Birr 200	



NO	Types of services		Fees /Charges	Remark
1.	Account Management Related Services	Account Opening at Branches	Free	
		Account Opening Confirmation	Free	
		Dedicated Personal Banker, or RM assignment	Free	
		Issuing a New Passbook	Free	
		Replace a missing or damaged passbook.	Free	
		Customer account information update / change	Free	
		Balance Maintenance Fee	Free	
2	Issuing Cheque Books	25 leaves	<b>At Cost</b> (Customer pays cheque printing cost only)	
		50 leaves		
		100 leaves		
3	Account statement	The latest three-month request	Free	
		After three months	Birr 5/page	
		by e-mail or soft copy.	Free	
4	Account Closure	Early Account Closing –Before three months	Free	
5	Account balance and transaction confirmation.	Based on the client's request.	Birr 100/letter	
		Based on third-party requests, other than the client, such as court or Competent gov't authority	Free	
6	Client Account Status Change and/or Blocking	Account Status Changes	Free	
		Activating a savings account	Free	
		Activating a checking account	Free	
7	Processing in-house transfers	Automatic overdraft protection	Birr 20/ transaction	
		Account-to-Account Transfer within Zemen Bank	Free	
		Bulk transfer, salary transfer, or	Birr 10/transaction	





## Domestic Operations Terms and Tariffs

8	Transfer to other bank	Outgoing Real Time Gross Settlement (RTGS) transactions		
		Up to Birr 10,000	Birr 50	
		Birr 10,000 – Br.100,000	Birr 75	
		Above Br. 100,000	Birr 100	
		SWIFT / special clearance-Outward	Birr 30/ cheque	
		ACH/normal check clearance-Outward	Birr 10/ck	
		SWIFT/Special Clearance Settlement (Incoming special chques or RTGS transfers)	Free	
		ACH/normal check clearance-incoming	Free	
9	Insufficient check handling.	1st instance	Br. 100	Per NBE directive
		2 <sup>nd</sup> instance	3% , max Birr 25,000	
		3 <sup>rd</sup> instance	5%, max Br. 50,000 and close	
10	CPO requests management.	CPO issuance	Birr 25	
		CPO Cancellation/Amendment	Free	
		CPO lost & refunding	Free	
11	Savings account.	We pay interest from 7% to 9% depending on the account class and account balance. In addition, interest accrues daily and compounded monthly.		
12	Time Deposit Account Service	Depending on the amount and tenor of the CD interest will be negotiable and attractive		
13	Other services	POA Authentication	Free	
		Court's Decision Authentication	Free	
		Postage Charge	Free	
		Stop payment.	Birr 100/ ck	
		Transaction advice issuing	Free	
14	Tax Payment Service	Derash tax payment service	Up to Birr 50 -----Free	
			Birr 50 to 100-----Birr 1	
			101 to 500-----Birr 3	
			501 to 5000-----Birr 5	
			5001 to 100,000-----Birr 20	
			100,001 to 1,000,000 Birr 30	
			>1,000,000-----Birr 50	

