

KEY FACTS STATEMENT FOR TIME DEPOSIT ACCOUNT

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

Name of the Bank: **Amhara Bank** Product

name: **Fixed Time Deposit** Date:

16/07/2025

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 a minimum For <u>3</u> months.
Minimum balance	To open an account: ___Birr or None To keep the account: ___Birr or None
Transaction limits	<input checked="" type="checkbox"/> None/ This account is subject to the following transaction limits: For individual _and for Business: _
Passbook	<input type="checkbox"/> Available <input type="checkbox"/> Not available <input type="checkbox"/> certificate

ADDITIONAL PRODUCT INFORMATION	
INTEREST ON ACCOUNT BALANCES	
Interest rate	<u>Negotiation</u> % per annum fixed / variable If the deposit is withdrawn early, bank pay <u>7%</u> 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 <u>99/88000****0000</u> account.
Example	Based on the current interest rate, this means for every 1,000,000 Birr you deposit for 12 months you would receive <u>100,000</u> Birr, if interest rate 10% .

FEES	
Opening the account	<input checked="" type="checkbox"/> No fee / _____Birr
Maintaining the account	<input checked="" type="checkbox"/> No fee / Birr per [specify frequency e.g. monthly] / _____% of our account balance
Cash withdrawals <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	Branch withdrawal: <input type="checkbox"/> No fee / _____Birr / _____% of withdrawal
Duplicate statement of account <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	No fee / <u>10</u> Birr/page
Balance inquiry <input checked="" type="checkbox"/> Available <input checked="" type="checkbox"/> Not available	Via a branch: <input type="checkbox"/> No fee / _____Birr Via our ATMs: No fee / <u>Na</u> Birr Via another institution's ATMs: No fee / <u>Na</u> Birr Via mobile banking: No fee <u>Na</u> Birr
Account closure	<input checked="" type="checkbox"/> 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?

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**: ✉️ complaintoffice@nbe.gov.et or nbe.edpe@ethionet.et, ☎️ +251-11-551-7430 / 7230 (dedicated hotline for complaints), Sudan Avenue, Addis Ababa

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