

KEY FACTS STATEMENT FOR 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:**

16/07/2025

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

ACCOUNT FEATURES	
Minimum balance	To open an account: <u>50</u> Birr or None To keep the account: <u>50</u> Birr or None
Transaction limits	None/ This account is subject to the following cash withdraw transaction limits: For individual <u>50,000</u> and for Business: <u>75,000</u>
Passbook	<input type="checkbox"/> Available <input type="checkbox"/> Not available <input checked="" type="checkbox"/> As Request

ADDITIONAL PRODUCT INFORMATION	
INTEREST ON ACCOUNT BALANCES	
Interest rate	<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 last business day of the month and is credited to your <u>99/88000****0000</u> Account.
Example	Based on the current interest rate, this means for every 1,000 Birr you deposit for 12 months you would receive <u>70</u> Birr in interest.

FEES	
Opening the account	<input checked="" type="checkbox"/> No fee / _____ Birr
Maintaining the account	<input checked="" type="checkbox"/> No fee / _____ Birr per month/year or _____% of your account balance
Debit Card / ATM Card <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	First debit/ ATM card: <input type="checkbox"/> No fee/ <u>80</u> Birr and VAT <u>12</u> Birr Replacement debit/ATM card: <input type="checkbox"/> No fee/ <u>80</u> Birr and VAT <u>12</u> Birr

Cheque Facility <input type="checkbox"/> Available <input checked="" type="checkbox"/> Not available	Cheque book	25 Leave <u>NA</u> Birr 50 Leave <u>NA</u> Birr 100 Leave <u>NA</u> Birr
	Cheque dishonoured fee	First time: <u>NA</u> Birr record the incident and restricted all debit transactions against this account until fully paid. Second <u>NA</u> Birr or <u>NA</u> % Third <u>NA</u> Birr or <u>NA</u> %
	Stop Cheque fee Special clearance fee OBC(other bank cheque clearance)	<input type="checkbox"/> No fee/ <u>NA</u> Birr <input type="checkbox"/> No fee/ <u>NA</u> Birr <input type="checkbox"/> No fee/ <u>NA</u> Birr
Cash withdrawals <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	Branch withdrawal: <input checked="" type="checkbox"/> No fee / _____ Birr / _____ % of withdrawal Using our ATMs: <input type="checkbox"/> No fee/ <u>0.50</u> Birr/ <u>100</u> birr of withdrawal Using another institution's ATM: <input type="checkbox"/> No fee/ <u>0.50</u> Birr/ <u>100</u> birr of withdrawal	
Sending funds <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	Via a branch: <input checked="" type="checkbox"/> No fee/ — Birr/ — % of transfer amount Via our ATM: <input type="checkbox"/> No fee/ <u>0.50</u> Birr/ <u>100</u> birr transfer amount Via another's ATM: <input type="checkbox"/> No fee <u>NA</u> Birr / <u>NA</u> % of transfer amount Via mobile banking to Other Bank: <ul style="list-style-type: none"> 1 up to 10,000: <u>5</u> Birr and 15% Vat of Fee plus ETS 10,001 to 25,000: <u>15</u> Birr and 15% Vat of Fee plus ETS Above 25,000: <u>30</u> Birr and 15% Vat of Fee plus ETS Via mobile banking to Telebirr: <ul style="list-style-type: none"> Up to birr 5,000: <u>5</u> Birr and 15% Vat of Fee Above 5,000: <u>10</u> Birr and 15% Vat of Fee Via mobile banking to own account transfer: No fee Via mobile banking fund transfer within Bank: <ul style="list-style-type: none"> 1 up to 10,000: <u>0.87</u> Birr and 15% Vat of Fee 10,001 to 50,000: <u>3</u> Birr and 15% Vat of Fee 50,001 to 100,000: <u>5</u> Birr and 15% Vat of Fee Above 100,001: <u>15</u> Birr and 15% Vat of Fee 	
Payments for goods and services <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	Payment via mobile banking QR code: <input checked="" type="checkbox"/> No fee / ____ Birr / _____ % of amount Payment at point of sale (POS) using ATM/debit card: <input type="checkbox"/> No fee / <u>0.50</u> Birr per <u>100</u> birr transaction. Payment for Air ticket: <input type="checkbox"/> No fee / <u>0.05%</u> per Amount and Maximum <u>15</u> Birr. Post-paid (Ethiotelecom and Safaricom) using mobile banking: <input type="checkbox"/> No fee / <u>2</u> Birr / Transaction.	

	Post-paid (Ethiotelecom and Safaricom) at branch: <input checked="" type="checkbox"/> No fee <u>birr</u> /Transaction.
Duplicate statement of account <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	<input type="checkbox"/> No fee / <u>10</u> Birr
Balance inquiry <input checked="" type="checkbox"/> Available <input type="checkbox"/> Not available	Via a branch: <input checked="" type="checkbox"/> No fee / _____ Birr Via our ATMs: <input type="checkbox"/> No fee / <u>0.50</u> Birr Via another institution's ATMs: <input type="checkbox"/> No fee / <u>0.50</u> Birr/100 Birr Via mobile banking: <input checked="" type="checkbox"/> No fee / _____ 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.
HOW LONG DO FUNDS TRANSFERS TAKE	
Sending funds	Domestic transfers Transfers to other Bank using mobile banking: <u>Immediately</u> Transfers to other Bank using RTGS: <u>Immediately</u> International transfers Transfers to another account: <u>NA</u>
Receiving funds	Domestic transfers Transfers from other Bank using mobile banking: <u>Immediately</u> Transfers to other Bank using RTGS: <u>Immediately</u> International transfers Transfers from another account: <u>Immediately</u> Up to Maximum <u>3</u> Business, days.


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**:  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:

- ❖ **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. If "YES" then the details that follow must be completed. If "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, and 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.