

<p>PRODUCT DISCLOSURE SHEET</p> <p>Kindly read this product Disclosure sheet together with the general and specific terms and condition attached herewith (if any) before you subscribe to the following Interest Free Banking Product: Senior citizen i deposit account (Musinin)</p>	<p>Bank of Abyssinia SC</p> <p>Senior Citizen i Deposit Account (Musinin)</p> <p>Date : _____</p> <p>[To be filled in by Sales/Branch Personnel]</p>
<p>1. What is this product about?</p>	
<p>Senior Citizens i deposit account shall refer to a “WadiahYadDhamana” based specialized deposit offering of the Bank available for customers who are 50 years old and above. It is a saving account that is launched with the main aim of providing senior citizens of the country a regular income after they attain the age 50 years old and above.</p>	
<p>2. What is the Shariah concept applicable?</p>	
<ul style="list-style-type: none"> ▪ The Shariah concept applicable is Wadia’h Damanah whereby the account holder saves money in the Bank with the aim of safe custody and absolute convenience for utilization of their funds. Customers of this account keep their money for safety purpose and to facilitate fast cash transaction not for profit/loss sharing. ▪ Senior Citizens i can also be alternatively referred to as “Musinin. 	
<p>3. What do I get from this product?</p>	
<ul style="list-style-type: none"> ▪ Can be opened with zero balance; ▪ No monthly maintenance fee; ▪ 50% discount on the banks service charge (commission) of local money transfer if the amount is to be sent/deducted from Senior Citizen i saving accounts maintained in the bank; ▪ ATM transaction fees and safe deposit box rent shall be discounted by 15% of the actual price; ▪ Priority treatment at counters and no queues; ▪ Specially designed ATM card, ATM card shall be issued free of charge; ▪ Specially designed IFB deposit passbook; ▪ Account and automatic standing instruction from these accounts shall be free of charge; ▪ The Bank can offer advise/consultancy of business ideas; ▪ Affordable and convenient way of receiving retiree’s pension with benefit of being able to transact easily through BoA’s convenient channels. 	
<p>4. What are the other key terms and conditions of this product that I should know?</p>	
<ul style="list-style-type: none"> ▪ Discounts would be availed on PoS purchases if there is any partnership agreement with merchants; ▪ It can be opened and operated individually or jointly; ▪ It will be operated in local currency. Deposits can also accept in authorized foreign currencies; ▪ Arrangement of discounts at partners who can make agreement with the Bank to avail discounts for the Bank’s customers (like, Hospitals, Supermarkets, Shops, Manufacturing companies and Educational institutions, Furniture companies etc..). ▪ PSR: Not applicable 	
<p>5. What are the fees and charges I have to pay?</p>	
<p>Customer is required to pay the service charge and fees that is chargeable as per the Bank’s terms and tariffs except the exempted fee and service charges for this product. If there are any changes in fees and charges that are applicable to your facility, the Bank will notify you at least 21 calendar days prior to the effective date of implementation.</p>	

6. What are the risks involved?

There is no risk involved in this product if transaction will be transacted according to the Sharia principle. However, customers are advised to make their own general risk assessment.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

8. Where can I get assistance and redress?

If you wish to get any support or send your feedback on the products or services provided by us, you may contact us at :

Bank of Abyssinia SC
Interest Free Banking
Belay Zeleke Street, Besides Addis Ababa Police Station
Belay Zeleke Building
12947 Addis Ababa, Ethiopia.
Tel: +251-111-264887/+251-111-265728/ +251-111-265229/+251-111-265406
Fax: +251-111-265512
E-mail: interetfreebanking@bankofabyssinia.com
Web: www.bankofabyssinia.com
You may also contact our customer contact center at:
Toll Free Line: 8397 or Tel : +251-116-686140/+251-116-686988

9. Where can I get further information?

If you have any enquiries, please contact us at:
Bank of Abyssinia SC
Interest Free Banking
Belay Zeleke Street, Besides Addis Ababa Police Station
Belay Zeleke Building
Ad12947 Addis Ababa, Ethiopia.
Tel: +251-111-264887/+251-111-265728/+251-111-265229/+251-111-265406
Fax: +251-111-265512
E-mail: interetfreebanking@bankofabyssinia.com
Web: www.bankofabyssinia.com

10. Other General deposit Account (GDA-i) Products available

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| <ul style="list-style-type: none"> • Wadiha current account i • Wadiah saving account i • Hajj Saving account • Women (Zehrah) saving account i. • Young Professionals (Fityah) saving account i | <ul style="list-style-type: none"> • Minor saving account i • FCY saving account i • Iqubb saving account i • Iddir saving account i |
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