

Bank of Abyssinia

Branch Banking Services Charges

No.	Deposit & cash withdrawal related	Service charge(ETB)
1	Cash & check Deposit related account services	Free
1.1	Cash withdrawal at branch	
	Up to Birr 1000	
	Birr 1001-Birr 10,000	
	Above Birr 10,001 – 100,000	

No	Service Type	Service Charge (ETB)
1	All Local Money Transfer	
1.1	From account	Up to Br.3000 - Br .3
		Br.(3,001-100,000)- Br. 1.25/Thousand
		More than Birr 100,000 – Br. 1/ Thousand
1.2	From non-account holders(cash)	Up to Birr 3000 – Br. 5 Br.(3,001-100,000)- Br. 1.5/ Thousand More than Birr 100,001- Br.2/ Thousand

No.	Service type	Service charge(ETB)
1	Amendment on customer request	
1.1	Service charge	Br.20 flat
	Telephone/fax	Br.10 flat
2	Cancellation of LMTS	
2.1	Service charge (on voiding LMTS)	Br.20 flat
3	Staff transfer	
3.1	All Local Money Transfer Service(LMTS)	- Up to Birr 2,000 per month- free - Above Br.2000 Birr 1/Thousand
	Service charge	Br.10 flat
4	Request of retransfer of LMTS by customer/remitter(to be collected by remitting branch)	
4.1	Service charge	Br.10 flat
4.2	Telephone (for manual transfer)	Br.20 flat
5	Request of retransfer of MT by customer/remitter (to be collected by remitting branch)	
	Service charge	Br. 20
	Postage	Br. 20

1	Account to Account Transfer	Service charge(price)
1.1	Birr 1-10,000	Free
1.2	Birr 10001-100,000	
1.3	Above Birr 100,001	
2	Bulk Transfer (Salary Payment)	
2.1	Employer with an average monthly deposit balance of Birr \leq 100 million	Free
2.2	Employer with an average monthly deposit balance of Birr > 100 million	Free
3	Bank to Bank Transfer (EATS)	
3.1	Outgoing real time growth settlement (RTGS) transactions(outgoing MT 103)	Birr 50 plus NBE charge Birr 50 per cheque for customers With an FCY source
3.2	Outgoing AA cheque clearing fee (cheque & CPO)	Birr 50 plus NBE charge per cheque and CPO; Birr 50 per check for customers With an FCY source
3.3	Outgoing low value payment credit transfer bulk credit payment	Birr 10 plus NBE charge per transaction
3.4	Bank to bank transfer(MT202)both incoming and outgoing transactions	Birr 50 per transaction (NBE charge only)

3.5	Incoming real time gross settlement (RTGS) transactions (incoming MT103)	Free
3.6	Incoming low value payment (Cheque & CPO and credit transfer) or bulk payment	

1	Bankers Cheque (CPO)	Service charge
	Up on issuance	
	Commission	
1.1	From account	Br 50 flat
1.2	From non-account holders (cash)	Up to Birr 100,000 – Br. 300 Flat Birr 100,001 – 500,000 - Br. 400 Flat Birr 500,001- 1mill – Br.500 Flat Above Birr 1mill – Br.1.25/mill
1.3	Up on Replacement of Bankers Cheque	
	Service charge	Br. 200 for account holders Br. 400 for non-account holders
1.4	Up on Bankers Cheque Cancellation/Voiding/	
	Service charge (for voiding)	Birr 200 flat for account holders Birr 300 flat for non-account holders
1.5	Refunding Lost Banker Cheque	
	Service charge	Birr 200 for account holders Birr 400 for non-account holders
1.6	Cost of Cheque Books/Old	
	25 leaves	Br.75
	50 leaves	Br.200
	100 leaves	Br.300
1.7	In Sufficient Fund	
	First time	As per NBE directive
	Second time	
	Third time	

1	Deposit account	Service charge
	Pass book issuance up on opening	Free
	Fully utilized pass book replacement	
	Lost/damaged pass book replacement	Birr 100 per Pass Book
	Closure of S/A within 6 months from date of opening	

1	Accounts	Service Charge
1.1	Closing account after six months of opening	Free
1.2	Saving and Checking Account Freeze (court case) in favour of plaintiff (beneficiary)	
	Service charge	Birr 100 per beneficiary
1.3	Inactive/dormant A/C service charge for	
	S/A balance below Birr 100 for 1 year	Free
	C/A balance below Birr 1000 for six months	
1.4	Standing Instructions (S/A,C/A,TD,FCY,OD etc.)	
	Service charge	Free
1.5	Stop Payment Order	
	Service charge (single cheque issued)	Birr 300 per cheque
	Service charge (for range of cheques or pad un-issued)	Flat Birr 300 and plus 10 per leaf
1.6	Sundries Services	
	Provident fund handling	free
	Authentication fee at documents authentication and registration office and courts	Online Birr 50 in person....Birr 200 plus third party charge per case
	Customer door to door service to open account	Free
	Customer door to door service to pay and collect cash (within the same town)	
1.7	Balance confirmation to external auditors	
	(S/A,C/A,TD,FCY,O/D, loan accounts etc.	200
1.8	Duplicate advice & other documents(typed or photo stat) (S/A,C/A,TD,FCY,O/D, loan accounts etc)	
	Current month	25 per page + Birr 5 for every additional copy
	Historical	50 per page + Birr 5 for every additional copy
1.9	Duplicate availability confirmation (S/A, C/A, TD, FCY, etc.) for all customers except credit facility	
	Local	
	Service charge	Birr 200 flat
	Registered mail	Birr 100 flat
	International	
	Service charge	300 flat
	Courier charge	As per courier cost

2	Inheritance cases	Birr 100 per case
3	Signature change	50 per account
4	Salary payment (to be deducted from employer)	
	For employers with an average monthly deposit balance <= Birr 100 million	Free
	For employers with an average monthly deposit balance > Birr 100 million	

1	Balance Confirmation	Service Charge
	Saving account	Birr 100
	Current account	Birr 100

1	Bank statement Issuance	Service Charge
	Saving account	Birr 10 per page
	Current account	Free
	Through email	Free
1.1	Extra statement issuance (other than once per month)	
	Below 1 year	Birr 25 per page
	Above 1 year	Birr 50 per page
	Through email	Free
1.2	Duplicate Advice	
	Less than 2 years	Birr 20 per page
	Over 2 years	Birr 30 per page

1	Share Services	Service Charge
	Share certificate issuance when transfer of share certificate	Br 1000 per transaction

	Share transfer processing fee	Br 1000 per each share certificate from both party
	Splitting / consolidating share certificate in the name of the same share holders	1.25% from each party of gross proceed min Birr 500
	Replacement of share certificate	500 per each share certificate
	Issuance of pledge letter fee	Birr 1000 per each share certificate
	Share balance confirmation	Birr 500
	Authentication of power of attorney fee	Birr 1000
	Authentication original court document fee	Birr 1000
	Issuance of latter on credit status	Birr 200, free for staff

1.	Safe Deposit	Service Charge (Price)
	Safe deposit box price	Birr 200
	Small size	Birr 12,000 per annum
	Medium size	Birr 18,000 per annum
	Large size	Birr 24,000 per annum
	Extra-large size	Birr 30,000 per annum
	Penalty charge	100% of the annual rate in arrears. But, 150% of the annual rent in arrears if the payment is above maturity period of contract.
	Deposit for key	Birr 14,000 per annum
	Subscription fee	free

Digital Banking Services

1. Load to Tele Birr From BOA mobile/internet banking

NO.	Amount Range	Commission/TXN/
1	For transaction value less than or equal to Birr 5,000	Birr 5 per transaction
2	For transaction value between Birr 5,001 & 30,000	Birr 10 per transaction

2. Card Banking Tariff

NO.	A. International cards	Service Charge
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1	Debit card products	
1.1	Visa debit platinum	Birr 5000
1.2	Visa debit Gold	Birr 1000
2	Prepaid card products	
2.1	Visa prepaid platinum	Birr 5000
2.2	Visa prepaid Gold	Birr 1000
2.3	Visa prepaid classic	Birr 500
	B. Domestic cards	
1	Debit card products	
1.1	Visa Debit Platinum	Birr 1000
1.2	Visa Debit Gold	Birr 350
1.3	Visa Debit Classic	Birr 100
1.4	Visa Debit Classic Adey	Birr 100
1.5	Visa Debit Classic Afla	Birr 100
1.6	Visa Debit Classic Balewuletawoch	Birr 100
1.7	Visa Debit IFB platinum card	Birr 1000
1.8	Visa Debit IFB Gold card	Birr 350
1.9	Visa Debit IFB Classic Ameen	Birr 100
1.10	Visa Debit IFB Classic Ameen Zahara	Birr 100
1.11	Visa Debit IFB Classic Ameen Fitayah	Birr 100
1.12	Visa Debit IFB Classic Ameen Musinin	Birr 100
1.13	Visa Debit Apollo Classic	Birr 100
1.14	Visa Debit Apollo IFB card	Birr 100
2.	Prepaid card products	
2.1	Visa Prepaid IFB	Birr 100
2.2	Visa Prepaid Classic	Birr 100

No.	1. Pin & card replacement	Service Charge
1.1	Pin Replacement with pin mailer for all card products	Birr 50
1.2	Pin Reminder with SMS	Free
	2. Card replacement	
2.1	Replacement of all card types	Same as issuance fee
	3. Card delivery for all urgent card products	
3.1	Delivery cost for urgent card request	Birr 100 additional to issuance fee

Additional card banking pricing model

ATM withdrawal Domestic (ONUS)	Birr 0.45%
Balance inquiry (ONUS)	Free
Additional Account Link	
POS Cash Advance Domestic at Branch (ONUS)	
POS Purchase (ONUS)	
Fund transfer (ONUS)	
Mini Statement (ONUS)	
Transaction fee for all IFB domestic card (ONUS)	

International card transaction fee

1. ATM withdrawal	Service charge (price)
For all card products(remote ONUS cross border	USD 1.50/TXN
For all card product (ONUS)	ETB 0.45%
Remote ONUS/ETSWITCH (REMOTE/ ONUS/ ETSWITCH)	ETB 0.50%
2. POS transaction	
POS purchase	
For all card product POS merchant site purchase	Free
POS cash advance	
For all card product (remote ONUS Cross Boarder)	USD 1.50/TXN
For all card products (ONUS)	Free
For all card product (remote ONUS/ETSWITCH	Birr 0.50%

Mobile & Internet Banking Tariff

Type of service	Service Charge (price)
Maintenance fee	Free
LMTS Commission	

Fund transfer to own account	
Fund transfer to other bank accounts (RTGS)	50 Birr plus NBE fee(currently NBE fee is 50 Birr)
Fund transfer to p2p ETSWITCH	As per ET-SWITCH charge
Transfer to other wallet account	Free
Transfer to other wallets	
View account balance	
Customer pay bill	
PIN replacement	
Linking other accounts	
Fund transfer to another BOA account	

ET.SWITCH Local Card ATM & POS Cash Advance Tariff

NO		Charge	Paid by the Customer	Paid by card Issuer bank	Paid to Switch	Paid to Acquirer
1	POS Cash Advance	1.0/100 Birr	0.50/100 Birr	0.50/100 Birr	0.60/100 Birr	0.40/100 Birr
2	ATM off us	1.0/100 Birr	0.50/100 Birr	0.50/100 Birr	0.55/100 Birr	0.45/100 Birr