



COOPBANK'S TERMS AND TARIFFS

June, 2024

1. Domestic Banking Charges

S. N.	Domestic Banking Service Type	Coopbank's Tariff
1	Local fund transfer	
1.1	Commission for account holders	Up to 5,000 Flat ETB 5 Above 5,000- ETB 5 Plus 1 ETB Per thousand.
1.2	Commission for non-account holders	Up to 5,000 ETB- 5 ETB and Above 5,000 ETB 5 ETB Plus 2 ETB per thousand
1.3	Commission for staff members	Free Up to 5,000 Per month and above 5,000 - 10 ETB per thousand
1.4	Service charge for all customers	10 ETB
	Service charge for Staff Members	Free
1.5	Transfer for loan repayment	
1.5.1	Postage	100 ETB Flat
1.6	Retransfer on Remitter's Request	
1.6.1	Service charge	ETB 30
1.6.2	Postage (for mail transfer)	100 ETB Flat
1.7	LMT's Amendment	
1.7.1	Service charge	ETB 30
1.7.2	Postage /telephone/	100 ETB Flat
2	CPO (Cash Payment order)	
2.1	Commission for CPO issued against the account (for a/c holders)	100 ETB Flat
2.2	Commission for CPO issued against cash (for non- a/c holders)	For >100,000, ETB 500 & For ETB100,001-200,000, ETB1000,>200,000, ETB plus 500, per 100,000.
2.3	Service charge for cancellation of CPO for a/c holder	100 ETB
2.4	Service charge for cancellation of CPO for non- a/c holder	300 ETB

S. N.	Domestic Banking Service Type	Coopbank's Tariff
2.5	Service charge on replacement of CPO for a/c holders	100 ETB
2.6	Service charge on replacement of CPO for non-a/c holders	300 ETB
2.7	lost and refunding for account and non-account holders	200 ETB for an account and 400 ETB for non-account holders
2.8	CPO presented for Payment outside of its issuance city/town	
	Postage	100 ETB Flat
2.9	CPO presented for payment in the same city /town	
	Postage	100 ETB Flat
2.10	CPO Confirmation Charge (Telephone Expense)	50 ETB
3	Interbank transfer charges	
3.1	Service charge	Free
3.2	Commission on the transfer of funds made through other banks where there are no own bank branches (RTGS 103)	100 ETB Flat
3.3	physical cheque and CPO clearance- CTS (Outgoing)	5 ETB per item + 35 ETB
3.4	Normal other bank Cheques and CPO clearance (incoming)	Free
4	Cost of Chequebook (old)- Actual Costs of Chequebook	
4.1	100 leaves	330 ETB Flat
4.2	50 leaves	200 ETB Flat
4.3	25 leaves	75 ETB Flat
4.4	10 leaves	50 ETB flat
5	Standard Cheque	
5.1	100 leaves	NA

S. N.	Domestic Banking Service Type	Coopbank's Tariff
5.2	50 leaves	NA
5.3	25 leaves	NA
5.4	10 leaves	NA
6	Service charge on saving passbook	
6.1	Passbook issuance upon opening	Free
6.2	Replacing lost passbook service charge	50 ETB
6.3	Replacing damaged passbook service charge	50 ETB
6.4	Saving account closure	NA
7	Cheque returned unpaid due to insufficient funds	
7.1	First instance commission	Fine 100 ETB, mark it in the register book and serve a first written warning
7.2	Second instance	Fine 3% of the Cheque value for the amount not in excess of 25,000 ETB with a second written reminder
7.3	Third instance	Fine 5% of the Cheque value amount not more than 50,000, close the account report to customer account transaction services and inform the same to the customer
7.4	Cheque returned unpaid due to other reasons (Service charge)	50 ETB
7.5	Special Cheque clearance charge per check	50 ETB
7.6	Current account statement copies or additional request	15 ETB per page
7.7	Current account statement copies or additional requests(softcopy)	For self-free/ for other parties flat 20 ETB
7.8	Current account closure fee	50 ETB
8	Balance confirmation letter charge	a. For local, Service charge of ETB 100 flat and courier cost as per the mail cost (if any) b. For international: Service charge of ETB 100 flat and courier as per the courier cost (if any)
9	Monthly standing instruction (s/A, c/A, TD, FCY, O/D)	Free for all internal transactions 50 ETB per transaction plus RTGS fee

S. N.	Domestic Banking Service Type	Coopbank's Tariff
10	Stop payment charges for Cheques, CDT, etc.	
10.1	Stop payment for loss of Cheque	200 ETB
10.2	Service charge to broadcast for stop payment of lost instruments to be distributed to all branches	NA
11	Replacement of staff ID and badge	100 ETB for ID and 200 ETB for badge each
12	Credit information per application	If > 100,000 ETB, free, 100,001-1,000,000 ETB, 1500 ETB > 1,000,001 ETB, 2,500 ETB
13	Duplication	
13.1	Duplicate advice per page or advice	20 ETB Per page for the current year and 50 ETB per archive for over a year
13.2	Preparing duplicate statements per page	15 ETB per page
13.3	Duplicate/photocopy of other documents per page	15 ETB per page
14	Service charge on inactive /Dormant Accounts	
14.1	Service charge on inactive current account	>1000 = ETB 100 per six months
14.2	Service charge on inactive S/A	S/A balance below 5 ETB (every two years) credited to other income accounts. Any unclaimed liability starting from 5 ETB transferred to NBE as per directive No.SBB/75/2020 article 4.2
15	Sundries Service	
15.1	Salary (payroll) payment per head	Negotiation
15.2	Authentication fee at Documents Authentication and Registration office and courts	Online ETB 50, In-person 200 ETB Plus third-party charge per case
16	Inquires Requiring investigation	
16.1	Up to one year per inquiry (court cases, revenue authority, investment commission . . . etc.)	150 ETB per inquiry (Inquiry requested by ERCA, police, Ministry of Justice, FIC is free)
16.2	Over one year	200 ETB per inquiry (Inquiry requested by ERCA, police, and Ministry of Justice is free)

S. N.	Domestic Banking Service Type	Coopbank's Tariff
16.3	Balance confirmation to Customers External Auditors (S/A, C/A, TD, FCY, O/D, LOANS accounts)	500 ETB Flat
16.4	Photocopy per page	15 ETB per page
17	Share related service charges	
17.1	Blocking of Coopbank shares to be held as collateral with other entities	Up to 1mill-1000ETB, 1mill-10mill, 2000ETB, >10mill -3000ETB
17.2	Unblocking of Coopbank shares held as collateral with other entities.	Free
17.3	Share transfer fee	(1% of share value from each party) minimum 200 ETB
17.4	Share Confirmation fee	150 ETB Flat
17.5	Authentication of shareholders' agent documents	200 ETB Flat
17.6	Share account statement charge	Free for mail, 10 ETB per page for hardcopy
17.7	Share Certificate fee (at the time of transfer to another person/body)	500 ETB Flat
18	Signatory change	20 ETB per account

2. Trade Service Charges

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
I	Import Letter of Credit				
1	Opening LC				
1.1	Exchange commission payable to NBE	2.50%	Free	Free	
1.2	Opening Commission	4.5% Minimum USD 150	1.75% Minimum USD 125	2.5% Minimum USD 150	
1.3	Service Charge	4.5% Minimum 150 USD	2% Minimum USD 125	2.5% Minimum USD 150	Applicable per 90 days
1.4	SWIFT Charge	USD 35	USD 35	USD 35	
1.5	Margin facility charge	2%	2%	2%	Applicable per 90 Days on the outstanding amount
1.6	Confirmation Commission (If any)	3.5% Minimum USD 200	2.5% Minimum USD 200	2.5% Minimum USD 200	
1.7	Confirmation Commission (May Add) (If any)	3.5% Minimum USD 200	2.5% Minimum USD 200	2.5% Minimum USD 200	
2	LC Amendment				
2.1	LC Extension up to 90 Days				
2.1.1	Extension Within Expiry Period of LC				
2.1.2	Extension commission	3% Minimum USD 150	1.75% Minimum 125 USD	2.5% Minimum 150 USD	The charge is applicable on the outstanding amount and if the extension is requested and approved before the expiry of the LC
2.1.3	Service Charge	4% Minimum 150USD	2% Minimum USD 125	2.5% Minimum USD 150	
2.1.4	SWIFT Charge	USD 35	USD 35	USD 35	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
2.1.5	Confirmation commission (if any)	3.5% Minimum USD 200	2.5% Minimum USD 200	2.5% Minimum USD 200	
2.1.6	Other amendments (if any)	USD 35	USD 35	USD 35	
2.1.2	Extension After Expiry Period of LC (one term)				
2.1.2.1	Extension commission	4.25% per quarter Minimum USD 150	2.5% Minimum 125 USD	2.5% Minimum USD 150	
2.1.2.2	Service Charge	4.25% per quarter Minimum USD 150	2.5% Minimum USD 125	2.5% Minimum USD 150	
2.1.2.3	SWIFT Charge	USD 35	USD 35	USD 35	
2.1.2.4	Other amendments (if any)	USD 50	USD 50	USD 50	
2.1.2.5	Confirmation commission (if any)	3.5% Minimum USD 200	2.5% Minimum USD 200	2.5% Minimum USD 200	
2.1.3	Extension After Expiry Period of LC (Two term)				
2.1.3.1	Extension commission	25.5% per quarter Minimum USD 150	15% Minimum 125 USD	15% Minimum 150 USD	
2.1.3.2	SWIFT Charge	USD 35	USD 35	USD 35	
2.1.3.3	Other amendments (if any)	USD 50	USD 50	USD 50	
2.1.3.4	Confirmation commission (if any)	7% Minimum USD 200	5% Minimum USD 200	5% Minimum USD 200	
2.1.4	Extension After Expiry Period of LC (Three term)				
2.1.4.1	Extension commission	34% per quarter Minimum USD 150	20% Minimum 125 USD	20% Minimum USD 150	
2.1.4.2	SWIFT Charge	USD 35	USD 35	USD 35	
2.1.4.3	Other amendments (if any)	USD 50	USD 50	USD 50	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
2.1.4.4	Confirmation commission (if any)	7% Minimum USD 200	5% Minimum USD 200	5% Minimum USD 200	
2.2	Increase in LC amount /TOP UP/				
2.2.1	Exchange commission payable to NBE	2.50%	Free	Free	Applicable on the increased amount
2.2.2	Opening Commission	4.5% Minimum USD 150	1.75% Minimum USD 125	2.5% Minimum USD 150	
2.2.3	Service Charge	4.5% Minimum 150 USD	2% Minimum USD 125	2.5% Minimum USD 150	
2.2.4	SWIFT Charge	USD 35	USD 35	USD 35	
2.2.5	Confirmation Commission (If any)	3.5% Minimum USD 200	2.5% Minimum USD 200	2.5% Minimum USD 200	
2.2.6	Other amendment s (if any)	USD 50	USD 50	USD 50	
2.3	Other Amendments				
2.3.1	Amendment commission	USD 50	USD 50	USD 50	
2.3.2	SWIFT Charge	USD 35	USD 35	USD 35	
3	LC cancellation (for more than 5% of LC value)				
3.1	SWIFT charge	USD 35	USD 35	USD 35	
3.2	Cancellation Commission	USD 100	USD 100	USD 100	1 st collect swift charge at the time of request of the consent and (collect
4	Settlement of LC				
4.1	Handling charges for processing shipping documents arrived after the expiry of the LC				
4.1.1.	1-5 days				

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
4.1.1.1	Extension commission	4.25% Minimum 150 USD	2.5% Minimum 125 USD	2.5% Minimum USD 150	
4.1.1.2	Service Charge	4.25% Minimum 150 USD	2.5% Minimum USD 125	2.5% Minimum USD 150	
4.1.2	6-30 days				
4.1.2.1	Extension commission	4.5% (Minimum USD 150)	3% (Minimum USD 125)	3% (Minimum USD 150)	After the consent of the president
4.1.2.2	Service Charge	4.5% (Minimum USD 150)	3% (Minimum USD 125)	3% (Minimum USD 150)	
4.1.3	After 31 -90days				
4.1.3.1	Extension commission	5.5% (Minimum USD 150)	3.5% (Minimum USD 125)	3.5% (Minimum USD 150)	
4.1.3.2	Service Charge	5.5% (Minimum USD 150)	3.5% (Minimum USD 125)	3.5% (Minimum USD 150)	
4.1.4	After 90days				
4.1.4.1	Extension commission	7% (Minimum USD 150)	4% (Minimum USD 125)	4% (Minimum USD 150)	
4.1.4.2	Service Charge	7% (Minimum USD 150)	4% (Minimum USD 125)	4% (Minimum USD 150)	
4.2	Excess Drawings				
4.2.1	Exchange Commission	2.50%	Free	Free	Processing date exchange rate
4.2.2	Service Charge	8% Minimum 150 USD	1.75 % Minimum USD 125	3% Minimum USD 150	
4.2.3	Opening Commission	7% Minimum 150 USD	2% Minimum USD 125	3% Minimum USD 150	
4.3	Discrepant documents				
4.3.1	Discrepancy Charge	USD 100	USD 100	USD 100	Discrepancy notification need to be added as an additional condition on the

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
					LC and it is equivalent in other currencies per document presented on the beneficiary account
4.4	LC Re-opening				
4.4.1	LC Reopening charge	USD 200	USD75	USD100	This charge is applicable if the LC is reopened in the same period, otherwise, all-LC Opening charges must be collected
4.4.2	Cancelation	USD 100	USD 100	USD 100	
4.4.3	Swift	USD 35	USD 35	USD 35	
II	Import CAD				
1.1	Purchase order approval				
1.1.1	Purchase order approval Service charge	4.5% (Min USD 150)	2% (Min USD 125)	2.5 % (Min USD 150)	
1.1.2	Purchase order approval Supplier credit	30%	10%	10%	
2	Purchase order amendment				
2.1	Purchase Order Extension				
2.1.1	PO extension Before expiry				
2.1.1.1	Service charge	4.5% Minimum USD 150	2% Min. USD 125	2.5% Minimum 150 USD	
2.1.1.2	Extension commission	4.5% Minimum 150 USD	1.75% Min. USD 125	2.5% Minimum USD 150	
2.1.2	PO Extension After Expiry				
2.1.2.1	Service charge	5% Min. USD 150	2.75% Min. USD 125	2.75% Min. USD 150	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
2.1.2.2	Extension commission	5% Min. USD 150	2.5% Min. USD 125	2.75% Min. USD 150	
2.2	Increased PO amount				
2.2.1	Service charge	9% Minimum 150 USD	2% Minimum USD 125	2% Minimum USD 150	Applicable on the increased amount
2.3	Other amendments				
2.3.1	Amendment commission	USD 100	USD 100	USD 100	
3	Settlement of CAD documents				
3.1	Shipment Made within Expiry date of Purchase Order				
3.1.1	Exchange Commission	2.50%	Free	Free	
3.1.2	Service Charge	4.5% Minimum 150 USD	2% Minimum USD 125	2.5% Minimum USD 150	
3.1.3	SWIFT charge	USD 35	USD 35	USD 35	
3.2	Shipment Made After Expiry date of Purchase Order				
3.2.1	Exchange Commission	2.50%	Free	Free	
3.2.2	Service Charge	4.5% Minimum 150 USD	3.5% Minimum USD 125	3.5% Minimum USD 150	
3.2.3	Swift charge	USD 35	USD 35	USD 35	
3.3	PO Extension commission (Document handling charge after expiry of PO)				
3.1	1-5 days				
3.1.1	Service Charge	10% Minimum 150 USD	5.25% Minimum 125 USD	5.5% Minimum USD 150	
3.2	6-30 days				

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
3.2.1	Service Charge	12% (Minimum USD 150)	5.5% (Minimum USD 125)	6% (Minimum USD 150)	
3.3	From 31 -90days				
3.3.1	Service Charge	15% (Minimum USD 150)	6% (Minimum USD 125)	6.5%(Minimum USD 150)	
3.4	After 90days				
3.4.1	Service Charge	18% (Minimum USD 150)	6.5% (Minimum USD 150)	7% (Minimum USD 150)	
3.4	Partial Shipments				
3.4.1	Handling Charge				
3.4.1.1	Partial Shipment Charge				
3.4.1.2	1stpartial shipment	Free	Free for the 1 st partial shipment	Free for the 1 st partial shipment	To be applied on the shipments other than the first shipment and the Percentage for the commercial invoice value will increase equally as the partial documents presented and for minimum charge plus USD 25 calculated on the prior minimum amount
3.4.1.3	2ndpartial shipment	2% of the commercial invoice value or Min USD 150 for	2% of the commercial invoice value or Min USD 125 for 2 nd partial shipment	2% of the commercial invoice value or Min USD 125 for 2 nd partial shipment	
3.4.1.4	3rdpartial shipment	3% of the commercial invoice value Or Min USD 175	3% of the commercial invoice value Or Min USD 150 for the 3 rd partial shipment	3% of the commercial invoice value Or Min USD 150 for the 3 rd partial shipment	
3.4.1.5	4th partial shipment and beyond shipment the	4% of the commercial invoice value or Min USD 200. The percentage for the	4% of the commercial invoice value or Min USD 175 for the 4 th partial shipment and beyond shipment the	4% of the commercial invoice value or Min USD 175 for the 4 th partial shipment and beyond shipment and	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
		commercial invoice value will increase equally as the partial documents presented and for minimum charge plus USD 25 calculated from the prior minimum amount	percentage for the commercial invoice value will increase equally as the partial documents presented and for minimum charge plus USD 25 calculated from the prior minimum amount	beyond shipment the Percentage for the commercial invoice value will increase equally as the partial documents presented and for minimum charge plus USD 25 calculated from the prior minimum amount	
III	Outgoing TT				
1	Advance payment (import of goods)				
1.1	Exchange Commission	2.50%	Free	Free	
1.2	Service Charges	9% Min. USD 150	3.75% Min. USD 125	5% Minimum. USD 150	
1.3	SWIFT Charge	USD 35	USD 35	USD 35	
2	Invisible Payment				
2.1	Invisible Payment for customers				
2.2.1	Exchange Commission	2.50%	Free	Free	It is applicable for non-business purposes only
2.2.2	Service Charges	9% Min. USD 150	3.75% Min. USD 125	5% Minimum. USD 150	
2.2.3	SWIFT	USD 35	USD 35	USD 35	
2.2	Invisible Payment for Staff Members				
2.2.1	Exchange Commission	2.50%	Free	Free	
2.2.2	Service Charge	Free	Free	Free	
2.2.3	SWIFT Charges	USD 35	USD 35	USD 35	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
3	Other charges (amendment, cancelation, Inquiry/Reply, retransfer.				
3.1	Swift Charge	USD 35	USD 35	USD 35	
IV	Sea Freight Charge				
1	Exchange Commission	2.50%	Free	Free	only for documents processed at our bank
2	Service Charge	9% Min. USD 150	3.75% for a respective mode of payment	5% Minimum. USD 150	
V	Delivery Order				
1	Service charge	USD 250(customers must deposit 110% of document value)	USD 250(customers must deposit 100% of document value)	USD 250(customers must deposit 100% of document value)	Customers must deposit 110% of Commercial Invoice value)
VI	Other Charges				
1	Letter Charge for Customs and other organs	ETB 1000	ETB 1000	ETB 1000	
2	Letter of Credit Transfer to other banks / forwarding wrongly send CAD and LC document	ETB 1000	ETB 1000	ETB 1000	
3	Incoming cancelation charge	USD 35	USD 35	USD 35	
VII	Commission on selling foreign currency cash notes for travelers				
1	Exchange commission payable to NBE	2.50%	Free	Free	
2	Service Charge	9.00%	2.50%	2.50%	
3	Commission on selling foreign currency cash notes for staff members, for non-business personal issues	2%	2%	2%	

S.NO	Item	Charges for Settlement from LCY Account (For All Customers)	Charges for Settlement from FCY Account		Notes and Conditions
			For Exporters	For diaspora and other accounts	
VIII	Custody Charge of all documents collected				
1	Within 7 days after being advised	Free	Free	Free	
2	After 7 days but Less than 30 Days	USD 50	USD 50	USD 50	
3	After 30 Days	USD 150	USD 100	USD 100	
4	Documents received directly from the supplier (without bank channel)	2% Min. USD 150 plus all other applicable charges	2% Min. USD 125 plus all other applicable charges	2% Min. USD 125 plus all other applicable charges	
IX	Guarantee				
1	Incoming indirect foreign guarantee/Commission				
1.1	Up to USD 200,000	0.45%	0.45%	0.45%	
1.2	USD 200,001-USD 400,000	0.30%	0.30%	0.30%	
1.3	USD 400,001-USD 600,000	0.20%	0.20%	0.20%	
1.4	Above USD 600,000	0.15% per quarter minimum of USD 200	0.15% per quarter minimum of USD 200	0.15% per quarter minimum of USD 200	
1.5	Amendment commission	USD 200	USD 200	USD 200	
1.6	service charge on lodging claims	USD 60	NA	NA	
1.7	Cancellation of issued guarantee	USD 200	USD 200	USD 200	
2	Extension commission (for 90 days)				
2.1	Up to USD 200,000	0.45%	0.45%	0.45%	
2.2	USD 200,001-USD 400,000	0.30%	0.30%	0.30%	
2.3	USD 400,001-USD 600,000	0.20%	0.20%	0.20%	

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			For Exporters	For diaspora and other accounts	
2.4	Above USD 600,000	0.15% per quarter minimum of USD 200	0.15% per quarter minimum of USD 200	0.15% per quarter minimum of USD 200	
3	Foreign Direct guarantee				
3.1	Advising commission	USD 40	USD 35	USD 40	
3.2	extension commission	USD 40	USD 35	USD 35	
3.3	SWIFT transmission	USD 40	USD 35	USD 35	
3.4	service charge for claim loading	USD 60	USD 60	USD 60	
3.5	swift charge for claim loading	USD 35	USD 35	USD 35	

3. Digital Financial Services

S/N	Types of Services	Types of Services	Current fees per transaction or amount
1	Branch Level Services	Cash withdrawal	Free
		Cash deposit	Free
		Local Money Transfer	Up to 5,000 ETB- 5 birr and Above 5,000 ETB 5 birr Plus 2 birr Per thousand
		Account to Account Transfer (on us)	Free
		Account to Account Transfer (off us)-RTGS	100
		Cheque deposit (on us)	Free
		Cheque deposit (off us)	Free
		Other Services, please specify	
2	ATM Related Services	ATM Cash Withdrawal (on us)	0.20 % ETB per 100
		ATM Cash Withdrawal (off us)	0.50 ETB per 100
		Account to Account Transfer (on us)	Free
		Account to Account Transfer (off us)	NA
		Foreign Currency Exchange	NA
		Cash deposit	NA
		Cheque deposit	NA
		Cash withdrawal by International Card	Off Us: Service charged by another bank On Us: Free of Charge.
		Balance enquiry	0.5 cents per
		Other Services, please specify	
3	POS Machine Related Services	Payment at merchant (on us)	ETB 0.2% per 100 birr
		Payment at merchant (off us)	0.5% birr per 100 birr.
		Cash advance at branch	free
		Payment by merchant at International card	NA
		Cash advance at International Card	Off Us: Service charged by another bank On us: Free of Charge.
		Other Services, please specify	

4	Mobile Banking related services	Account to account transfer (on us)	Free
		Bank to wallet (on us)	Free
		Wallet to Bank (on us)	Free
		Transfer to Non-Registered Customer	Free
		Mobile banking maintenance fee	Free
		Statement	Free
		Balance enquiry	Free
		Top up	Free
		P2P on us	Free
		Utility Payments	Free (school fees, water bills, Ethio telecom bills, DSTV and other bill payments) Traffic penalty ETB 3 per transaction from Traffic Agency and Free for the Customers.
		Other Banks Transfer	As per the Et-switch Rate For Transaction value less than or equal to 5,000 Birr 0.40% For Transaction values between 5,001 and 25,000 Birr 0.24% For Transaction values between 25,001 and 100,000 Birr 0.16% For Transaction values between 100,001 and 1000,000 Birr 0.08% For Transaction values of more than 1,000,000 Birr 0.04%
5	Internet banking related services	Account to account transfer (on us)	Free
		Bank to wallet (on Us)	Free
		Wallet to Bank (on Us)	Free
		Transfer to Non-Registered Customer	Free
		Statement	Free
		Top up	Free
		Balance inquiry	Free
		P2P (On Us)	free

		Other banks transfer	<p style="text-align: center;"><u>As per the Et-switch Rate</u></p> <p>For Transaction value less than or equal to 5,000 Birr 0.40%</p> <p>For Transaction values between 5,001 and 25,000 Birr 0.24%</p> <p>For Transaction values between 25,001 and 100,000 Birr 0.16%</p> <p>For Transaction values between 100,001 and 1000,000 Birr 0.08%</p> <p>For Transaction values of more than 1,000,000 Birr 0.04%</p>
6	Mobile money related services at branch and Agent	P2P-Domestic remittances (on us)	Free
		Transfer to non-account holder	Free
		Cash withdrawal at Agent	Free
		Wallet to Bank Transfer	Free
		Merchant Payment (on us)	Free
		Balance enquiry	Free
		Digital lending (please specify)	Michu 2.0 Michu Wabi: 2% access fee Michu Guya: 12% access fee
		Digital Saving (please specify)	NA
Utility, payments please specify	School, water and telecom services DSTV AND Canal +, Airlines Ticket and other services are free of charge Traffic penalty< 200 ETB 3 ETB /transaction from Traffic Agency and Free for the Customers.		

On-Us = Transfer when the sender and receiver are within the same financial institutions.

Off – Us = Transfer when the sender and receiver are in two different financial institutions.

3. Loan Processing Fee

S.no	Terms & Tariffs for Loan Processing Fees	Revised Rate
1.	Loan Processing Fees	
1.1	<1,000,000	3,500
1.2	1,000,000> X< 5,000,000	5,000
1.3	5,000,001>X<10,000,000	7,500
1.4	10,000,001>X<20,000,000	10,000
1.5	>20,000,001	0.05%
2	Appeal Processing fee	75% of the loan processing fee
3	Renewal of Existing credit facility limit	50% of the loan processing fee
4	Renegotiation fee (re-financing, rescheduling, restructuring, roll over and modification)	70% of the loan processing fee
5	Renegotiation fee	0.5% with a maximum of 100,000 ETB
6	Extension of temporary O/D, or overdraw or guarantee	0.01% of the loan amount
7	Collateral release per title deed or LHC	5000
8	Collateral release with replacement	5000
9	Transfer of loan file (Excluding stuff)	3500
10	Cancellation/suspension of the foreclosure decision	3500
11	Insurance premium payment charge	7.5% of insurance premium
12	Each time merchandise is pledged (for merchandise loan)	2500
13	Each time merchandise is released (for merchandise loan)	2500
14	Movable collateral registration fee	200 per collateral
15	Collateral Registration fee	500 per collateral/latter within the town and 2500 out-of-town registration
16	Penalty fee on Special Mention Loan	2.5% (of the arriers amount)
17	NPL Penalty Fee	3%
18	Credit information inquiry/per inquiry	If ≤ ETB 100,000=Free, If ETB 100,001-1,000,000=ETB 1,500 If > ETB 1,000,001=ETB=2,500
19	Early Settlement Fee	4% of the remaining outstanding loan excluding loans to cooperatives and farmers

1. International Travelers Card Pricing

Description	Approved Pricing
Recurrent fee/year	3 USD
Top-up fee	1%
Card production fee	500 Birr
Card renewal fee	500 Birr
Card replacement fee	500 Birr
Card duplicate fee	500 Birr
PIN reissue fee	2 USD
ATM cash withdrawal fee Off-Us	1%
Cash withdrawal fee (Cash Advance)	1%
FX (foreign exchange) fee	1 USD
E-commerce and POS Txn fee	Free
Card Expiry Date	2 Years

2. International Travelers Card Limits

Description	Approved Limits
Load on Card	15,000 USD
Daily Withdrawal on ATM	400 USD
Payment at POS terminals	15,000 USD
Payment at E-commerce	15,000 USD



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COOPBANK ALHUDA'S TERMS AND TARIFFS

June, 2024

1. Murabahah Term Finance

Economic Sector	Murabahah Profit Rate Per Repayment Terms			
	Duration in Year/s	Quarterly	Semiannually	Annually
1.1. Agricultural (Machinery and Working Capital)	1 Year	10.0	11.8	15.3
	2 Years	18.7	20.7	24.3
	3 Years	28.1	30.1	33.7
	4 Years	38.5	40.4	44.1
	5 Years	49.9	51.8	55.6
	6 Years	62.4	64.4	68.2
	7 Years	73.7	75.6	79.3
	8 Years	85.4	87.2	90.8
	9 Years	97.4	99.2	102.7
	10 Years	109.8	111.5	114.9
1.2. Manufacturing	1 Year	12.0	14.1	18.1
	2 Years	21.7	23.9	28.1
	3 Years	32.1	34.4	38.5
	4 Years	43.7	45.9	50.1
	5 Years	56.5	58.6	62.8
	6 Years	70.5	72.6	76.9
	7 Years	83.0	85.1	89.3
	8 Years	95.9	98.0	102.0
	9 Years	109.3	111.3	115.2
	10 Years	123.1	125.0	128.8
1.3. Domestic Trade (DTS)	1 Year	14.4	16.5	20.5
	2 Years	24.6	26.8	31.0
	3 Years	34.9	37.0	41.2
	4 Years	46.7	48.9	53.2
	5 Years	59.8	62.0	66.3
	6 Years	74.2	76.4	80.8
	7 Years	87.2	89.3	93.6
	8 Years	100.6	102.7	106.9
	9 Years	114.4	116.4	120.5
	10 Years	128.7	130.6	134.5
1.4. Build & Construction	1 Year	14.2	16.4	20.5
	2 Years	24.2	26.4	30.7
	3 Years	33.9	36.0	40.2
	4 Years	45.7	47.9	52.2
	5 Years	61.2	63.6	68.1
	6 Years	76.4	78.7	83.2
	7 Years	89.9	92.1	96.5
	8 Years	104.0	106.1	110.4
	9 Years	118.5	120.6	124.7
	10 Years	133.4	135.4	139.5

1.5. Machinery Purchase-CIFO (Construction, industry, Factory and others)	1 Year	13.1	15.2	19.2
	2 Years	22.7	24.7	28.8
	3 Years	33.2	35.4	39.5
	4 Years	45.0	47.2	51.4
	5 Years	58.0	60.2	64.5
	6 Years	72.4	74.6	78.9
	7 Years	85.3	87.5	91.7
	8 Years	98.7	100.8	104.9
	9 Years	112.6	114.6	118.5
	10 Years	126.8	128.8	132.6
1.6. Export (Qard and Murabahah)	1 Year	10.5	14.2	15.0
	2 Years	17.5	19.1	22.1
	3 Years	25.3	27.0	30.2
	4 Years	33.4	35.0	38.3
	5 Years	43.8	45.6	48.9
	6 Years	56.9	58.7	62.2
	7 Years	66.5	68.2	71.7
	8 Years	76.5	78.1	81.5
	9 Years	86.7	88.4	91.7
	10 Years	97.2	98.8	102.0
1.7. Import	1 Year	12.9	15.1	19.3
	2 Years	23.4	25.7	29.9
	3 Years	34.0	36.1	40.4
	4 Years	45.9	48.1	52.6
	5 Years	59.3	61.5	65.9
	6 Years	74.0	76.2	80.6
	7 Years	87.1	89.3	93.6
	8 Years	100.8	102.9	107.1
	9 Years	114.7	116.8	120.9
	10 Years	129.2	131.2	135.2
1.8. MV & TrspS.	1 Year	13.2	15.3	19.4
	2 Years	22.9	24.9	29.1
	3 Years	33.5	35.6	39.9
	4 Years	45.4	47.6	51.9
	5 Years	58.6	60.8	65.1
	6 Years	73.0	75.2	79.7
	7 Years	86.1	88.3	92.5
	8 Years	99.7	101.7	105.8
	9 Years	113.6	115.6	119.6
	10 Years	128.0	130.0	133.8
1.9. HTL	1 Year	12.9	15.0	19.1
	2 Years	23.2	25.4	29.6
	3 Years	33.6	35.7	39.9
	4 Years	45.4	47.6	51.9
	5 Years	58.5	60.7	65.2

	6 Years	73.0	75.3	79.6
	7 Years	86.1	88.3	92.6
	8 Years	99.5	101.6	105.8
	9 Years	113.5	115.5	119.5
	10 Years	127.7	129.7	133.6
1.10. External Consumer - Non-staff	1 Year	13.0	15.1	19.1
	2 Years	22.5	24.6	28.7
	3 Years	33.0	35.2	39.3
	4 Years	44.7	46.9	51.1
	5 Years	57.7	59.9	64.1
	6 Years	72.0	74.2	78.5
	7 Years	84.8	87.0	91.2
	8 Years	98.2	100.2	104.3
	9 Years	111.9	113.9	117.8
	10 Years	126.1	128.0	131.8
1.11. Health, Education and Halal Tourisms	1 Year	11.8	13.8	17.6
	2 Years	21.5	23.6	27.6
	3 Years	31.7	33.9	38.1
	4 Years	43.1	45.3	49.6
	5 Years	55.8	58.1	62.3
	6 Years	71.0	73.2	77.5
	7 Years	83.6	85.7	89.9
	8 Years	96.7	98.7	102.8
	9 Years	110.1	112.1	116.1
	10 Years	124.1	126.0	129.8
1.12. Merchandise	Type	Duration		Profit rate
	One-time export Merchandise Murabahah facility for exportable goods against expected FCY within 90 days	90 days		7.1
	One-time export Merchandise Murabahah facility for exportable goods against expected FCY within 180 days	180 days		9
	Revolving facility for exportable goods up to 365 days	365 days		14
	Local Merchandise Murabahah facility to be repaid within 90 days	90 days		13.27
	Local Merchandise Murabahah facility to be repaid within 180 days	180 days		17.11
1.13. Conversion of Interest Free Export (Qard) Fin. to Murabahah Fin.	Murabahah DTS profit rate per repayment terms and durations in year will be applied.			

2. Other Murabahah Financing Conditions and Fees

- I. For monthly repayment period, quarter Murabahah profit rate shall be applied.
- II. Murabahah profit rate equivalent to the conventional bank lending rate shall be applied for staffs, cooperatives, farmers, NGO's, institutions and diaspora based on the bank policy and procedures.

III. Penalty

- ✓ Appropriate penalty charges shall be enforced on defaulters based on asset classification of NBE directive with regard to NPF and collected penalty directly channeled to charity based on Coopbank Alhuda procedure.
- ✓ **3%** Penalty on NPF for Murabahah financing and 1% for Interest Free Export (Qard) financing on non-fulfilment of financial obligations by the customers.

IV. Ibra/Rebate/Early Closure Bonus (ECB) on Murabahah

- ✓ In line with the need to safeguard *maslahah* (public interest) and to ensure fairness to the bank and customers, the bank is decided to grant 75% ibra/rebate/early closure to customers for early settlement of Murabahah financing.
- ✓ The ibra/rebate is applied for customers who fulfilled the eligibility requirements of Ibra/(Rebate)/Early Closure.

3. Other Financing Products

	Proposed Profit rate	Tenure of payment
2.1. Bai Salam	5.2%	3 Months
	8.5%	6 Months
	11.7%	9 Months
	14.8%	12 Months
2.2. Ijarah term finance	Profit rate	Tenure of payment
	7%	Up to 3 months
	9.5%	Up to 6 months
	11%	Up to 9 months
	13.5%	Up to 1 year
	21%	Up to 2 year
	28%	Up to 3 year
	38%	Up to 4 year
	57%	Up to 5 year
	69%	Up to 6 year
	81%	Up to 7 year
	96%	Up to 8 year
	107%	Up to 9 year
118%	Up to 10 year	
2.3. Istisna' term finance	Profit rate	Tenure of payment
	7%	Up to 3 months
	9.5%	Up to 6 months
	11%	Up to 9 months
	13.5%	Up to 1 year
	21%	Up to 2 year
	28%	Up to 3 year
	38%	Up to 4 year
	57%	Up to 5 year
	69%	Up to 6 year
	81%	Up to 7 year
	96%	Up to 8 year
	107%	Up to 9 year
118%	Up to 10 year	

4. Murahabah Saving Products

S.No.	Account Categories/Types	PSR Ratio		WAR
		Bank (%)	Customer (%)	
1	Ordinary Mudarabah Saving	40	60	100%
2	Labbaik Mudarabah Saving	35	65	100%
3	Gudunfa Mudarabah Saving	40	60	100%
4	Mudarabah Call Current Account	35	65	100%
5	Staff Mudarabah Saving Account	40	60	100%
6	Cash Indemnity Account	40	60	100%
7	Singe – Women Mudarabah Saving	35	65	100%
8	Dergego – Youth Mudarabah Saving	35	65	100%
9	Gammee – Junior Mudarabah Saving	35	65	100%
10	Cooperative Mudarabah Saving	35	65	100%
11	Farmers' Mudarabah Saving	35	65	100%
12	FCY Diaspora Mudarabah Saving Accounts (ETB)	30	70	100%
13	One-month Mudarabah Deposit	40	60	60%
14	Three Months Mudarabah Deposit	35	65	70%
15	Six Months Mudarabah Deposit	30	70	80%
16	Nine Months Mudarabah Deposit	25	75	90%
17	12 Months Mudarabah Deposit	20	80	100%
18	24 & Above Months Mudarabah Deposit	10	90	140%

5. Financing Processing Fees

5 Terms and tariffs for processing finance		
5.1	Requested Cash equivalent of Trade and investment financing (X)	Amount of fee
	<1,000,000	5,000
	1,000,000 <X<5,000, 000	7,000
	5,000,000<X<10,000,000	10,000
	10,000,000 < X<20,000,000	15,000
	20,000,000 <X< 50,000,000	20,000
	>50,000,000	0.07%
5.2	Appeal processing fee	75% of financing process fee
5.3	Renewal of existing finance facility limit	50% of financing process fee
5.4	Wavier of payment	70% of financing process fee
5.5	Repayment amendment	70% of financing process fee
5.6	Rescheduling	70% of financing process fee
5.7	Extension of O/D, overdraw or guarantee	0.01% of finance amount
5.8	Collateral release, any amendments related to collateral	4000
5.9	Collateral release with replacement	4000
5.1	Transfer of local file (excluding stuff)	4500
5.11	Guarantee extension	3500
5.12	Cancelation/Suspension of the foreclosure decision	4500
5.13	Insurance premium payment charge	7.5% of Insurance Premium
5.14	Each time Merchandise is pledged (for Merchandise finance)	3500
5.15	Each time Merchandise is released (for Merchandise finance)	3500
5.16	Movable collateral registration fee	200 per collateral
5.17	Financing information Inquiry	≤ ETB100,000:Free;
		ETB100,001 - ETB1million:1500;
		> ETB1million:2500

6. Collateral Estimation fee

S/N	Type of Property	Completed Buildings	Under Construction
6.1	Residential building/apartment unit	Br 1600+ Br 200 for each additional unit	Br 1650+ Br 400 for each additional unit
6.2	Residential building dwelling unit with more than one floor	Br 1600+ Br 150/ floor	Br 1650+ Br 100/ floor
6.3	Hotel and Guest Houses	Br 1600+ Br 150/ floor	Br 1650+ Br 150/ floor
6.4	Mixed use commercial	Br 1600+ Br 150/ floor	Br 1650+ Br 150/ floor
6.5	Real Estate Apartment block	Br 1600+ Br 150/ floor	Br 1650+ Br 150/ floor
6.6	Factories, stores, warehouse	Br 1600+ Br 150/ floor	Br 1550+ Br 150/ floor
6.7	Coffee hulling and washing site	Br 1300	Br 1500
6.8	Fuel Station	Br1600/tanker + building estimation fee shall be as per one of the above rate depending on the type of building	Br 1650/tanker + building estimation fee shall be as per one of the above rate depending on the type of building
6.9	Any farm	Br 1500/green house and Br 750/block for other building	Br 1600/green house and Br 750/block for other building

7. Local Kafalah (Guarantee) Letter commission

Type of Local Kafalah Guarantee facility duration	90 days (quarter) Kafalah Guarantee Commission and associated Conditions			
	Against non-cash(building and other acceptable) collateral	100% Cash blocked/ foreign & local bank guarantee	Clean Base	
			More than or equal to 50% collateral coverage	Less than 50% and fully clean
Bid Bond Kafalah (Guarantee)	0.12%	0.50%	0.75%	1.25%
Advance payment Kafalah (Guarantee)	0.25%	0.75%	1.50%	2%
Performance Bond Kafalah (Guarantee)	0.15%	0.65%	0.95%	1.20%
Retention money Kafalah (Guarantee)	0.15%	0.65%	0.95%	1.20%
Custom Bond Kafalah (Guarantee)	0.12%	0.50%	0.75%	1.25%