

To: All Chief Officers

All VPs

All District Directors

All Branch Managers

From: Chief Executive Officer (CEO)

CC: A/Chief Operation Officer

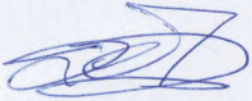
Date: December 23, 2024

Subject: Communicating Revised Terms and Tariffs

It is recalled that the bank's terms and tariffs has been revised and approved by board of directors at the meeting held on December 21, 2024, to be effective starting from December 23, 2024.

This is, therefore, to communicate with all organs of the bank to effectively implement the revised and approved terms and tariffs starting from the date stated.

Regards,



**Deribie Asfaw Hurissa**  
Chief Executive Officer



## 1. Credit Terms and Tariffs

### 1.1 Non- Cooperative and Non-Agriculture Lending Rate.

Economic Sector	Loan Type	Loan Duration	Approved Revised Lending Rate
Export	Agricultural export Term Loan	0-12 months	15
		13- 24 Months	15.5
		25- 36 Months	15.75
		37- 48 Months	16
		49- 60 Months	16.5
		Above 60 Months	17
	Other export Term Loan	0-12 months	15.5
		13- 24 Months	16
		25- 36 Months	16.25
		37- 48 Months	16.5
		49- 60 Months	17
		Above 60 Months	17.5
Import	Term Loan	0-12 months	18.75
		13- 24 Months	19.75
		25- 36 Months	20
		37- 48 Months	20.75
		49- 60 Months	21
		Above 60 Months	21.75
Manufacturing (non-export)	Term Loan	0-12 months	18
		13- 24 Months	18.5
		25- 36 Months	19
		37- 48 Months	19.5
		49- 60 Months	19.75
		Above 60 Months	21
Domestic Trade Service	Term loan	0-12 months	18.25
		13- 24 Months	18.5
		25- 36 Months	19.25
		37- 48 Months	19.5
		49- 60 Months	20



Coopbank's Terms and Tariffs- Approved

Economic Sector	Loan Type	Loan Duration	Approved Revised Lending Rate
		Above 60 Months	21
Buildings, Constructions and Real Estate	Term Loan	0-12 months	19.5
		13- 24 Months	19.75
		25- 36 Months	20
		37- 48 Months	20.25
		49- 60 Months	21.5
		Above 60 Months	22
Machinery Purchase (Industry, Constructions, Factory, others)	Term Loan	0-12 months	19.5
		13- 24 Months	19.75
		25- 36 Months	20
		37- 48 Months	20.25
		49- 60 Months	21.5
		Above 60 Months	22
Hotel and Tourism	Term Loan	0-12 months	18.5
		13- 24 Months	18.75
		25- 36 Months	19.25
		37- 48 Months	19.75
		49- 60 Months	20.5
		Above 60 Months	21
Agriculture	Term Loan	0-12 months	15
		13- 24 Months	15.25
		25- 36 Months	15.5
		37- 48 Months	15.75
		49- 60 Months	16
		Above 60 Months	17
Transport Service	Term Loan	0-12 months	19
		13- 24 Months	19.25
		25- 36 Months	19.5
		37- 48 Months	19.75
		49- 60 Months	20
		Above 60 Months	21
	Term Loan	0-12 months	18.25



Coopbank's Terms and Tariffs- Approved

Economic Sector	Loan Type	Loan Duration	Approved Revised Lending Rate
Health and Education loan		13- 24 Months	18.5
		25- 36 Months	18.75
		37- 48 Months	19
		49- 60 Months	19.5
		Above 60 Months	20
Loans for Microfinance Institutions	Term Loan	0-12 months	16
		13- 24 Months	16.75
		25- 36 Months	17.5
		37- 48 Months	18
		49- 60 Months	18.75
		Above 60 Months	19
Three-star and above rated and brand hotels	Term Loan	0-12 months	17.75
		13- 24 Months	18
		25- 36 Months	18.25
		37- 48 Months	18.5
		49- 60 Months	19
		Above 60 Months	19.25
Mining, Energy and Natural resource	Term Loan	0-12 months	18.75
		13- 24 Months	19
		25- 36 Months	19.25
		37- 48 Months	19.5
		49- 60 Months	19.75
		Above 60 Months	20.25
Agricultural machinery purchase	Term Loan	0-12 months	19
		13- 24 Months	19.5
		25- 36 Months	20
		37- 48 Months	20.25
		49- 60 Months	20.5
		Above 60 Months	20.75
Consumer/ Personal Loans (Non-Staff)	Personal Loan/Mortgage/Vehicle)	0-12 months	21
		13- 24 Months	21.5
		25- 36 Months	21.75



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Economic Sector	Loan Type	Loan Duration	Approved Revised Lending Rate
	Exceptional Cases (Term Loan)	37- 48 Months	21.75
		49- 60 Months	22
		Above 60 Months	22

Overdrafts	Approved Adjusted Rate	
	Agriculture	Another sector
O/D up to one year	16.5	19
Temporary O/D up to three months	20	21
Overdrawal up to one month	20	21
<b>Merchandise</b>		
One Time facility for goods up to 180 days	20	
Revolving facility for goods up to 365 days	21	
<b>Advance against Import Bills</b>		
Up to 90 days	21	
Payable Over 90 days	21+3(default rate)	
<b>Export</b>		
<b>Overdrafts</b>		
Export O/D up to one year	17.5	
Export temporary O/D up to 3 months	21	
Export Overdrawal up to one month	21	
<b>Pre-shipment</b>	13.5	
<b>Advance against export bills (Post shipment)</b>		
Up to three months	13.5	



Coopbank's Terms and Tariffs- Approved

1.2 Cooperative and Agricultural Lending Rate

Economic Sector	Loan Type	Loan Duration	Approved Adjusted Lending Rate	Remark
Export	Term Loan (for Farmers and Cooperatives)	0-12 months	10	For Agri SME customers, additional 1% will be added
		13- 24 Months	10.25	
		25- 36 Months	10.75	
		37- 48 Months	12.75	
		49- 60 Months	13.25	
		Above 60 Months	14.75	
	Overdraft facility	Export O/D up to one year	14	As per the existing lending rate approved for cooperative customers for the respective loan products and terms +1.5%.
Pre-shipment	Pre-shipment	10.75		
Merchandise	Revolving facility for exportable goods up to 365 days	14		
Import	Overdraft	Import O/D up to one year	16	
		Import temporary O/D for up to three months	17	
	Term Loan	0-12 months	16	
		13- 24 Months	16.25	
		25- 36 Months	16.75	
		37- 48 Months	17	
		49- 60 Months	17.25	
		Above 60 Months	17.75	
	Advance against Import Bills	Up to 90 days	18	
	Merchandise	One Time facility for import goods up to 90 days	16.75	
		Revolving facility for import goods up to 180 days	17.5	
		Revolving facility for import goods up to 365 days	17.5	
		Goods/Merchandise in transit up to 90 days	17.5	



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Economic Sector	Loan Type	Loan Duration	Approved Adjusted Lending Rate	Remark	
Manufacturing (non-export)	Overdraft	Manufacturing O/D up to one year	15.25		
		Manufacturing temporary O/D up to three months	17		
	Term Loan	0-12 months	14.5		
		13- 24 Months	15		
		25- 36 Months	15.25		
		37- 48 Months	16		
		49- 60 Months	16.25		
		Above 60 Months	16.5		
	Merchandise	One Time facility up to 90 days	15.5		
		Revolving facility up to 180 days	15.75		
		Revolving facility up to 365 days	16		
		Goods/Merchandise in transit up to 90 days	16.25		
	Domestic Trade Service	Overdraft	DTS O/D up to one year	15.75	
		Term loan	0-12 months	14.75	
13- 24 Months			15.25		
25- 36 Months			15.5		
37- 48 Months			16		
49- 60 Months			16.25		
Above 60 Months			16.75		
Merchandise		One Time facility up to 90 days	15.5		
		Revolving facility up to 180 days	16		
		Revolving facility up to 365 days	16.75		



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Economic Sector	Loan Type	Loan Duration	Approved Adjusted Lending Rate	Remark
Buildings, Constructions and Real Estate	Term Loan	0-12 months	15.75	
		13- 24 Months	16	
		25- 36 Months	16.25	
		37- 48 Months	16.5	
		49- 60 Months	16.75	
		Above 60 Months	17	
Small holder Farmer's Agricultural Term loans (Dairy Farming Loan, Poultry Framing Loan, Animal Fattening Loan, Horticulture Loan, Apiculture Loan, Crop and Coffee Production Loan, and other loans products in the agricultural sector	Term Loan	0-12 months	14	For Agri SME customers, additional 1% will be added
		13- 24 Months	14.5	
		25- 36 Months	15	
		37- 48 Months	15.5	
		49- 60 Months	16	
		Above 60 Months	16.75	
Agricultural Mechanizations Loan	Term Loan	0-12 months	15	As per the existing lending rate approved for cooperative customers for the respective loan products and terms +1.5%.
		13- 24 Months	15.5	
		25- 36 Months	15.75	
		37- 48 Months	16	
		49- 60 Months	16.25	
		Above 60 Months	16.75	
Agricultural Machinery Purchase	Term Loan	0-12 months	14.5	
		13- 24 Months	15	
		25- 36 Months	15.25	
		37- 48 Months	15.5	
		49- 60 Months	15.75	
		Above 60 Months	16	





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Economic Sector	Loan Type	Loan Duration	Approved Adjusted Lending Rate	Remark
Machinery Purchase (Industry, Construction, Factory, others)	Term Loan	0-12 months	16	
		13- 24 Months	16.25	
		25- 36 Months	16.5	
		37- 48 Months	16.75	
		49- 60 Months	17	
		Above 60 Months	17.75	
Agriculture	Overdraft	Agri O/D up to one year	15	As per the existing lending rate approved for cooperative customers for the respective loan products and terms +0.75%.
		Agri temporary O/D up to three months	16.5	
	Term Loan	0-12 months	13.75	
		13- 24 Months	14.25	
		25- 36 Months	14.5	
		37- 48 Months	14.75	
49- 60 Months	15			
Above 60 Months	15.25			
Transport Service	Term Loan	0-12 months	15.75	As per the existing lending rate approved for cooperative customers for the respective loan products and terms +1.5%.
		13- 24 Months	16	
		25- 36 Months	16.25	
		37- 48 Months	16.5	
		49- 60 Months	16.75	
		Above 60 Months	16.75	
Loan for SACCOs	Term Loan	0-12 months	14.25	
		13- 24 Months	14.5	
		25- 36 Months	14.75	
		37- 48 Months	15	
		49- 60 Months	15.25	
		Above 60 Months	15.5	
Consumer/ Personal Loans (Non-Staff)	Personal Loan/Mortgage/Vehicle)	0-12 months	9.25	As per the Tariff of Non- cooperative consumer loan
		13- 24 Months		
		25- 36 Months		



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Economic Sector	Loan Type	Loan Duration	Approved Adjusted Lending Rate	Remark
	Exceptional Cases (Term Loan)	37- 48 Months		
		49- 60 Months		
		Above 60 Months		

1.3 Foreign Currency Earning/Generating Customer Loans

1.3.1. Lending Interest rate for Diaspora Investment and Working capital Loans

Loan type	Equity contribution In FCY (%)	Approved Adjusted Lending rate (%)	Tenure
Investment project	30	Prevailing saving rate plus 10%	15 Years
	40	Prevailing saving rate plus 9%	
	50	Prevailing saving rate plus 8%	
	>50	Prevailing saving rate plus 6.5%	
Working capital	20	Prevailing saving rate plus 9%	5 years

1.3.2. Lending Interest rate of FYC customer Mortgage Loans

Loan type	Equity contribution in FCY (%)	Lending rate for equity con. in FCY	Equity contribution LCY (%)	Lending rate for Equity con. in LCY	Tenure
Mortgage loan	15	Prevailing saving rate plus 9.5%	40	Prevailing saving rate plus 11%	20 years
	20	Prevailing saving rate plus 8.5%	50	Prevailing saving rate plus 10.5%	
	30	Prevailing saving rate plus 7%	60	Prevailing saving rate plus 9.5%	
	40	Prevailing saving rate plus 6.5%	>70	Prevailing saving rate plus 8%	
	>65	Prevailing saving rate plus 5%			



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1.3.3. Lending Interest rate of FYC Customer Car Loans

Loan type	Equity contribution in FCY (%)	Lending rate (%)	Tenure
Brand new (noncommercial)	30	Prevailing saving rate plus 11%	10 years
	40	Prevailing saving rate plus 10.25%	
	50	Prevailing saving rate plus 9.75%	
	>50	Prevailing saving rate plus 8%	
Brand new commercial	35	Prevailing saving rate plus 10.5%	5 years
	45	Prevailing saving rate plus 9.5%	
	55	Prevailing saving rate plus 7.75%	
	>55	Prevailing saving rate plus 6.5%	

1.4 Loan/Financing Processing Fees

S.N.	Loan Processing Fees	Coopbank Proposed	Remark
1	<b>Loan Processing fees</b>		
1.1	<1,000,000	5,000	
1.2	1,000,000 > X < 5,000,000	10,000	
1.3	5,000,001 > X < 10,000,000	0.20%	
1.4	10,000,001 > X < 20,000,000	0.20%	
1.5	>20,000,001	0.20%	
2	<b>Appeal Processing fee</b>	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)	loan processing fee	
5	Renegotiation fee	loan processing fee	



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S.N.	Loan Processing Fees	Coopbank Proposed	Remark
6	Extension of temporary O/D, or overdraw or guarantee	loan processing fee	only Applicable for first time extension
9	Collateral release per title deed or LHC	5000	
10	Collateral release with replacement	5000	
11	Transfer of loan file (Excluding stuff)	3500	
12	Cancellation/suspension of the foreclosure decision	5000	
13	Insurance premium payment charge	9% of insurance premium	
14	Each time merchandise is pledged (for merchandise loan)	5000	
15	Each time merchandise is released (for merchandise loan)	5000	
16	Movable collateral registration fee	1000 per collateral	
17	Collateral Registration fee	300 ETB for each registration per contract	
18	Penalty fee on Special Mention Loan	2% per month on installment amount min 1,000	
19	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	
20	Early Settlement Fee	4% of the remaining outstanding loan excluding loans to cooperatives and farmers	if the outstanding loan is less than 100,000 ETB, not applicable.



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S.N.	Loan Processing Fees	Coopbank Proposed	Remark
21	NPL penalty Fees	3%	
22	Confirmation fees for guarantees issued	1000 ETB	
23	Fees for issuance of any letter of undertaking/commitment in respect to loans balance disclosure and other related to loans and advance	1000 ETB	
24	Guarantee Extension/amendment fee	20,000 ETB	applicable for collateral and clean base

1.5 Collateral Estimation Fees

S. N	Type of Collateral	Coopbank Approved
1.1.	Residential building/(villa) per building	ETB 1200+ ETB 600 for each unit
1.2	Residential building with more than one floor	1,500ETB + 600ETB for each additional unit/1,700ETB + 600ETB for each additional unit for under construction
2.1	Villa per building	ETB 1200+ ETB 600 for each unit
2.2	Building with more than or equal to one floor	1,800ETB + 600ETB for each additional unit/2,300ETB + 600ETB for each additional unit for under construction
2.3	Hotel and guest house	1,800ETB + 600ETB for each additional unit/2,300ETB + 600ETB for each additional unit for under construction
3.1	Villa per building	ETB 1000+ ETB 600 for each unit
3.2	Building with more than or equal to one floor	1,800ETB + 600ETB for each additional unit/2,300ETB + 600ETB for each additional unit for under construction
3.3	Store/ Warehouse	ETB 2500+ ETB 600 for each unit
3.4	Store/ Warehouse with more than or equal to one floor and/or with more than 6 meters	ETB 2800+ ETB 600 for each floor



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S. N	Type of Collateral	Coopbank Approved
3.5	Coffee Site/Farm Site	ETB 5000
3.6	Fuel Station	ETB 3200 per fuel station
3.7	Others building	ETB 600 per unit
3.8	Flower farm	ETB 5,000 + (building estimation fee shall be per one of the above rates depending on the type of building)
3.9	Motor vehicle	2,500/per vehicle
3.10	Factory Machinery	3000
3.12	Construction machinery and equipment	3000
3.13	Coffee hulling and washing station	5000 ETB + (building estimation fee shall be per one of the above rates depending on the type of building)
3.14	Progress evaluation	2,500 ETB per request

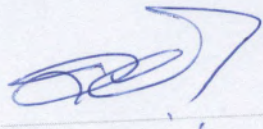
1.6 Guarantee/Kafalah Commission Fees

Guarantee/Kafalah/ facility commission	Against cash collateral	Full Collateral Coverage (100%)	Partially Secured (Less than 100%- 75% collateral coverage)	Partially Secured (75%- 50% collateral coverage)	Clean base	Remark
Bid Bond	0.125%	1.50%	1.75%	2.00%	2.75%	* If a borrowing customer requests a guarantee using collateral registered for the loan with collateral coverage of more than 100% for the loan, the guarantee will be treated according to the applicable commission charge.
Performance Bond	0.125%	2.00%	2.25%	2.50%	3.25%	
Advance payment	0.125%	1.75%	2.00%	2.25%	3.00%	
Supplier Credit	0.125%	2.00%	2.25%	2.50%	3.25%	
Retention Money	0.125%	2.00%	2.25%	2.50%	3.25%	
Custom Bond	0.125%	1.75%	2.00%	2.25%	3.00%	
Other Guarantee	0.125%	2.00%	2.25%	2.50%	3.25%	
Minimum	Minimum 1000 ETB - max -25,000 ETB	2,500	5,000	7,500	10,000	



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Guarantee/Kafalah/ facility commission	Against cash collateral	Full Collateral Coverage (100%)	Partially Secured (Less than 100%- 75% collateral coverage)	Partially Secured (75%- 50% collateral coverage)	Clean base	Remark
						* If a borrowing customer requests a guarantee using collateral registered for the loan with collateral coverage of less than or equal to 100% for the loan, the guarantee will be treated under the clean base commission charge.




## 2. Domestic Banking Service Terms and Tariffs

S. N.	Service Type	Adjusted and Approved Rate
1	<b>Branch service charge</b>	
1.1	Deposit at branch	Free
1.2	Cash withdrawal at Branch	Up to 1,000, Free, more than 1,001, 10 ETB
1.3	Account to account Transfer	10 ETB
2	<b>CPO (Cash Payment order)</b>	
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)	500 ETB Flat
2.3	Service charge for cancellation of CPO for a/c holder	150 ETB Flat
2.4	Service charge for cancellation of CPO for non- a/c holder	300 ETB Flat
2.5	Service charge on replacement of CPO for a/c holders	300 ETB Flat
2.6	Service charge on replacement of CPO for non-a/c holders	400 ETB Flat
2.7	lost and refunding for account and non-account holders	Account Holder = ETB200 Account Holder = ETB 400
2.8	CPO presented for Payment outside of its issuance city/town	NA
	Postage	NA
2.9	CPO-presented for payment in the same city /town	
	Postage	NA
2.1	CPO Confirmation Charge (Telephone Expense)	20 ETB
2.11	Normal other bank Cheque and CPO clearance	20 ETB
3	<b>Interbank transfer charges</b>	
3.1	Service charge	Free





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S. N.	Service Type	Adjusted and Approved Rate
3.2	Commission on the transfer of funds made through other banks where there are no own bank branches (RTGS 103)	150 ETB Flat
3.3	Outgoing RTGS Special Cheque clearance	
3.4	Incoming Special Cheque Clearance	Free
3.5	Physical cheque and CPO clearance- CTS	5 ETB per item + 25 ETB
4	<b>CHEQUE</b>	
4.1	100 leaves	400 ETB Flat
4.2	50 leaves	250 ETB Flat
4.3	25 leaves	100 ETB Flat
4.4	10 leaves	75 ETB flat
5	<b>Standard Cheque</b>	
5.1	100 leaves	Until the new standard Cheque book will be determined, the charge mentioned under the cost of check book (old) shall be applied
5.2	50 leaves	
5.3	25 leaves	
5.4	10 leaves	
6	<b>Service charge on saving passbook</b>	
6.1	Passbook issuance up on opening	Free
6.2	Replacing lost passbook service charge	100 ETB
6.3	Replacing damaged passbook service charge	100 ETB
	Account Closure Before 6 months	
6.4	Saving account closure	100 ETB
7	<b>Cheque returned unpaid due to insufficient funds</b>	



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S. N.	Service Type	Adjusted and Approved Rate
7.1	First instance commission	Fine 100 ETB, mark 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 and report to customer account transaction services and inform the same to the customer
7.5	Cheque returned unpaid due to other reason	NA
7.6	Special Cheque clearance charge per check	70 ETB per Cheque
7.7	Current account statement copies or additional request	<b>25 ETB per page</b>
7.8	Current account statement copies or additional request (softcopy)	For self-free/ for other parties flat 20 ETB
7.9	Current account closure fee	50 ETB
8	<b>Balance confirmation letter charge</b>	<b>a. For local, Service charge of ETB 150 flat and courier cost as per the mail cost (if any)</b>
	Standing Instruction	b. For international: Service charge of ETB 100 flat and courier as per the courier cost (if any)
9	<b>Monthly standing instruction (s/A, c/A, TD, FCY, O/D) (Own Bank Account)</b>	Free for all internal transaction 50 ETB per transaction plus RTGS fee
	Monthly standing instruction (s/A, c/A, TD, FCY, O/D) (Other Bank Account)	<b>100+ RTGS Fee</b>
10	<b>Stop payment charge for Cheque, CDT, etc.</b>	<b>300 ETB per Cheque</b>
10.1	Stop payment for loss of Cheque	<b>300 ETB per Cheque</b>
10.2	Service charge to broadcast for stop payment of lost instruments to be distributed to all branches	NA
11	<b>Replacement of staff ID and badge</b>	100 ETB for ID and badge each
12	<b>Duplication</b>	



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S. N.	Service Type	Adjusted and Approved Rate
12.1	Duplicate advice per page or advice	20ETB per page
12.2	Preparing duplicate statement per page	20ETB per page
13	<b>Service charge on inactive /Dormant Accounts</b>	
13.1	Service charge on inactive current account	>1000 = ETB 250 per six months
13.2	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
14	<b>Sundries Service</b>	
14.1	Salary (payroll) payment per head	Negotiation
14.2	Authentication fee at Documents authentication and Registration office and courts	<b>Online ETB 100, In-person 200 ETB Plus third-party charge per case</b>
15	<b>Inquires Requiring investigation</b>	
15.1	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)
15.2	Over one year	200 ETB per inquiry (Inquiry requested by ERCA, police, and Ministry of Justice is free)
15.3	Balance confirmation to Customers External Auditors (S/A, C/A, TD, FCY, O/D, LOANS accounts)	500 ETB Flat
15.4	Photocopy per page	20 ETB per page
16	<b>Share related service charges</b>	
16.1	Blocking of Coopbank share to be held as collateral with other entities	Up to 1mill-1000ETB, 1mill-10mill, 2000ETB, >10mill - 3000ETB
16.2	Unblocking of Coopbank share held as collateral with other entities.	Free



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S. N.	Service Type	Adjusted and Approved Rate
16.3	Share transfer fee	(1% of share value from each party) minimum 200 ETB
16.4	Share Confirmation fee	200 ETB Flat
16.5	Authentication of shareholders agent documents	250 ETB Flat
16.6	Share account statement charge	Free for mail, 10 ETB per page for hardcopy
16.7	Share Certificate fee (at the time of transfer to other person/body)	500 ETB Flat
16.8	Signatory Change	21 TB per account

### 3. Digital Product and service Terms and Tariffs

#### 3.1. CRM/ATM Pricing

Types of Service	Approved Adjusted Rate
Additional account linking fee	Free
Balance inquiry	0.5
Mini Statement on-us	0.5
Cash Withdrawal on-us	0.45
Cash Withdrawal off-us	0.5
cardless withdrawal (if applicable)	0.45
cardless deposit (if applicable)	Free
fund transfer (if applicable)	5
Cash Deposit Fee (Card)	Free
Card Issuance Fee (Joining Fee)	100
Card Replacement Fee	100
ATM PIN issuance/re-print fee/PIN Replacement	Free
Annual Subscription Fee	5
Additional Card Link	100
Card Expiry Date	5

