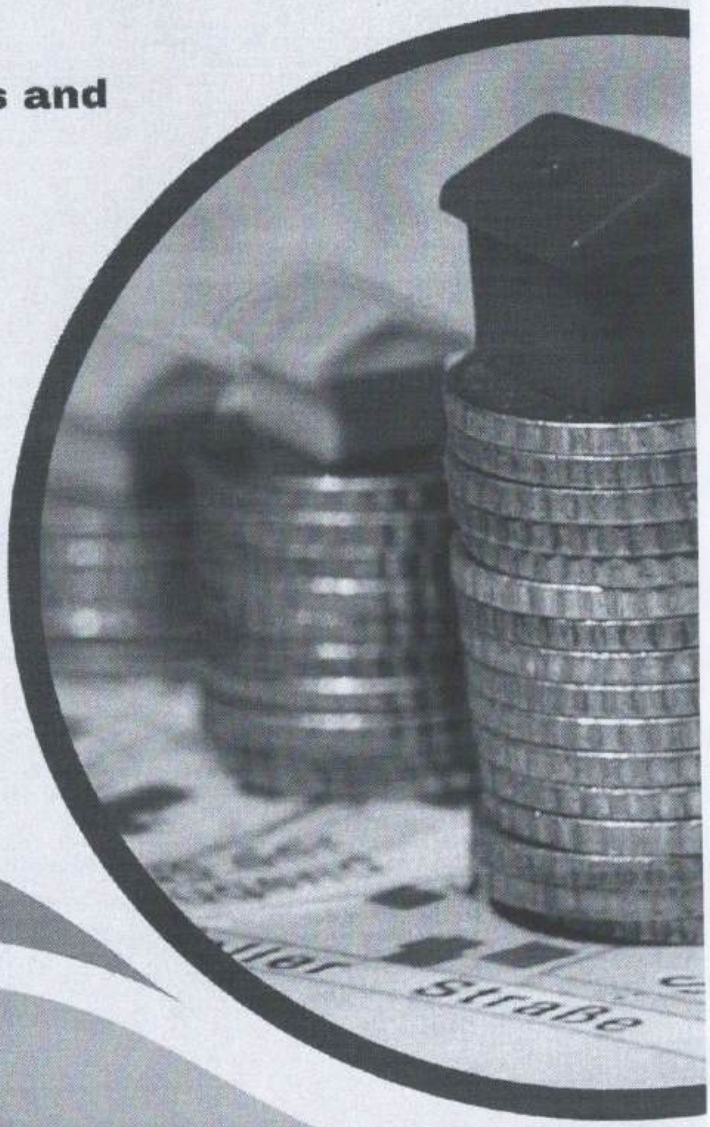
Bank of Oromia

Coopbank's Revised Terms and Tariffs



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7. Digital Banking Service Charges

7.1. Card Banking Charges

Types of Service	Approved Rate
Additional account linking fee	25 birr
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)	Birr 120
Instant Debit Card Issuance	Birr 150
Card Replacement Fee	Birr 120
ATM PIN issuance/re-print fee/PIN Replacement	Birr 25
Annual Subscription Fee/annual	Free
Additional Card Link	Birr 120
Card Expiry Date(in Years)	Birr 5

7.2. POS Service Charges

Types of Service	Approved Rate
Cash advance On Us /withdrawal	0.50%
Cash advance Off Us	0.50%
POS Purchase Service at merchant location(On Us)	ETB 1
POS Purchase Service at merchant location (Off Us)	ETB 1
Mini statement On Us	ETB 1
Mini statement Off Us	ETB 2
Balance inquiry On Us	0.35 cents per request
Balance inquiry Off Us	0.5 cents per request

7.3. Mobile Banking Terms and Tariffs

Service Type	Approved Rate	
Maintenance/Subscription Fee	Free	
Mobile top-up	Free	
Airlines Ticket	0.15%	
DSTV, Telecom, Safaricom, and etc	5	
School Fee	Free	
EEU Utility payment	Free	
Merchant payment	Free	
Traffic penalty	<1500	3 birr
	birr 1501- birr3000	5 birr
	Birr 3001-Birr 10000	7 birr
	greater 10K	10 birr
Other bill payment, if any	2 birr	
Other Bank Transfer	≤ 5K	Free
	5K-25K	5 birr

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Service Type	Approved Rate	
	25K-50K	8 birr
	50K-100K	10 birr
	Above 100K	15 birr
Account to Account (Own Account)	Free	
Account to Account Transfer(Other Account)	≤5K	Free
	5001 - 10K	2.5 birr
	10,001k -50,000	5 birr
	50001 - 100,000	7.5 birr
	100,001 -200,000	8 birr
	200,001 - 300,000	10 birr
	Above 300K	15 birr
Balance inquiry	free	
Mini statement (Bank)	Free	
PIN change	10 birr	
Transfer to other wallet and Telebirr	≤5,000	2 birr
	5K – 15K	5 birr
	Above 15K	10 birr

7.4. Wallet Service Terms and Tariffs

Service Type	Transaction Envelope/Type	Approved Rates
P2P -Wallet	<1000	0.25%
	1001-5000	5
	5001 - 10,000	7
	10000 -20,000	10
	Above 20,000	15
Fund Transfer to Non Own Account	Up to Birr 10,000	Birr 3
	Birr 10,001-Birr 100,000	Birr 5
	Above Birr 100,000	Birr 10
Sending Money to Unregistered Customer (Local Remittance)	Up to birr 50	free
	Birr 51-Birr 500	5
	Birr 501-Birr 2000	8
	Birr 2001-Birr 4000	10
	Birr 4001-Birr 6000	11.5
	Birr 6001-Birr 8000	12
	Birr 8001-Birr 10,000	15
	Birr 10,001-Birr 15,000	16.5
	Birr 15,001-Birr 25,000	20
	Above 25,001	25
Wallet to Other Bank Transfer	Any amount	As per the Et-switch Rate+0.15%
Airlines Ticket	Ebirr	0.15%
	Branch	25
DSTV, Telecom, Safaricom, and etc	Ebirr	2
	Branch	5
Traffic Penalty	<1500	3
	birr 1501- birr3000	5
	Birr 3001-Birr 10000	7
	greater 10K	10
School Payment	Any amount	Free

Service Type	Transaction Envelope/Type	Approved Rates
Fund Transfer to Own Account	Any amount	Free
Mobile Top Up	Any amount	Free
Merchant Payment	Any amount	Free
Wallet Account Opening	Any amount	Free
Own Transfer	Wallet to Bank	Free
	Bank to Wallet	Free
	Balance Inquiry	SMS Charge amount
	PIN Change	10

7.5. Agent Service Charges

Types of Service	Approved Rate		
	Tnx Envelope	Tariff Rate on the Customer	Agent Commission
Cash in (Deposit)	≤Birr 500	Free	6
	Birr 501-Birr 2000		7.5
	Birr 2001-Birr 4000		8
	Birr 4001-Birr 6000		12.5
	Birr 6001-Birr 8000		15
	Birr 8001-Birr 10,000		17.5
	Birr 10,001-Birr 15,000		18
	Birr 15,001-Birr 25,000		20
	Above 25,001		25
Cash-out(Withdrawal)	Up to birr 50	free	free
	Birr 51-Birr 500	5	5
	Birr 501-Birr 2000	8	8
	Birr 2001-Birr 4000	10	10
	Birr 4001-Birr 6000	11.5	11.5
	Birr 6001-Birr 8000	12	12
	Birr 8001-Birr 10,000	15	15
	Birr 10,001-Birr 15,000	16.5	16.5
	Birr 15,001-Birr 25,000	18	18
	Above 25,001	22	22
Local Remittance Payment (Through Agent)	Up to birr 50	free	2.5
	Birr 51-Birr 500	5	5
	Birr 501-Birr 2000	8	8
	Birr 2001-Birr 4000	10	10
	Birr 4001-Birr 6000	11.5	11.5
	Birr 6001-Birr 8000	12	12
	Birr 8001-Birr 10,000	15	15
	Birr 10,001-Birr 15,000	16.5	16.5
	Birr 15,001-Birr 25,000	20	20
	Above 25,001	25	25
Bill Payments (Telecom, Derash, Education, Water Supply, Cooperatives, Webirr, Government)	Any amount	Free	

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Types of Service	Approved Rate		
	Tnx Envelope	Tariff Rate on the Customer	Agent Commission
Mobile Top Up (Recharge Service)	Any Amount	Free	
Traffic Penalty	Coopay Ebirr	3	-
	Branch	5	-
Send Money to Unregistered Customers (Through Agent)	Up to Birr 100	Birr 1	1
	Birr 101-Birr 5000	0.01	0.1
	Above 5000	Birr 60 flat	30
Airlines Ticket	Any amount	0.15%	
Entertainment (DSTV Payment, Safaricom, ethiotelecom)	Coopay Ebirr	2	2
	Branch	5	5
EEU		Free	
Customer Registration (With conditions)	Agent Commission With Conditions		ETB 15-25

7.6. Customer Registration Commission

Commission Amount	Transaction Count (30 days)	Minimum Transaction Value
15 ETB	At least 4 transactions	≥ 10,000 ETB
17.5 ETB	At least 6 transactions	≥ 25,000 ETB
20 ETB	At least 8 transactions	≥ 50,000 ETB
25 ETB	At least 10 transactions	≥ 75,000 ETB

Requirement
Customers shall fulfill the following conditions:
▪ Make an initial deposit of 50 ETB
▪ Conduct at least two additional transactions
▪ Comply with all KYC requirements
▪ Present a valid and renewed ID card

7.7. Super-Agent Terms and Tariffs

Super-Agent Commission		
Service Type	Proposed Commission	Pre- Conditions
Agent Recruitment	NA	-
Merchant Recruitment	NA	-
Commission	20%	The super-agent will be eligible for a 20% agent commission if the recruited agent has more than 30 transactions which contains utility, traffic penalty, and any other transaction per month with the value of not less than 75K.
*	CICO	*
*	Bill Payments	Own registered SIM card
*	Active	Any mobile device
		Valid and renewed trade license with at least two years business experience
		Tax Identification Certificate (TIN)
		Valid and Renewed ID Card

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Super-Agent Commission		
		Free of any illegal activities
		Permanent business address
		No criminal record related to finance and fraud
		Ongoing business
		Necessary fund and readiness
		Good integrity and reputation
		Initial Deposit Birr 5000.

Note: All terms are exclusive of VAT. The concerned stakeholders shall collect and remit VAT in accordance with the Ethiopian VAT Proclamation on banking service charges.