



4. Digital Banking Service

4.1. Anbesa hello cash terms & tariffs

S.N	Type of Transactions/Products	Commission Status	Transaction Amount in Range		Charge collected from customer	Commission paid to Agent
			Min	Max		
4.1.1	Deposit Teller to customer	Disabled	25	500	Free	-
			501	2,000		
			2,001	3,000		
			3,001	4,000		
			4,001	5,000		
			5,001	8,000		
			8,001	30,000		
4.1.2	Deposit Agent to Customer	Enabled	25	500	Free	3
			501	2,000		4
			2,001	3,000		4.5
			3,001	4,000		5.5
			4,001	5,000		6.5
			5,001	6,000		7.5
			6,001	30,000		0.10%
4.1.3	Deposit Teller To Business	Enabled	1	200	3	-
			201	3,000	1.50%	-
			3,000	100,000	45	-
4.1.4	Deposit Teller To Agent	Enabled	1,000	1,000,000	Free	-
4.1.5	Regular Transfer (PtoP)	Enabled	25	500	6.5	-
			501	2,000	10	
			2,001	3,000	15	
			3,001	4,000	15	
			4,001	5,000	15	
			5,001	8,000	15	
4.1.6	Transfer customer to Business	Enabled	201	3,000	1.50%	-
			3,001	100,000	45	-
4.1.7	Transfer Agent To Business	Enabled	1	500	3	3
			501	2,000	1.50%	4
			2,001	3,000	1.50%	4.5
			3,001	4,000	-	5.5
			4,001	5,000	-	6.5
			5,001	8,000	-	7.5
4.1.8	Transfer Agent To Agent	Disabled	1,500	150,000	0	-



4.1.9	Transfer Business To Customer	Enabled	1	100,000	5	-
4.1.10	Transfer Business To Mobile Banking customer	Enabled	1	100,000	5	-
4.1.11	Transfer Business To Business	Enabled	1	3,000	1.5%	-
			3,000	50,000	45	-
4.1.13	Customer withdraw Teller	Enabled	25	500	Free	-
			501	2,000		
			2,001	3,000		
			3,001	4,000		
			4,001	5,000		
			5,001	8,000		
4.1.14	Customer withdraw at Agent	Enabled	25	500	7	3
			501	2,000	8.5	4
			2,001	3,000	12	4.5
			3,001	4,000	12	5.5
			4,001	5,000	15	6.5
			5,001	8,000	15	7.5

4.2. Ethswitch's fee structure approved by NBE

S.N	Type of fee	Payment Structure	Fee Amt	Fee Amt paid by customer	Fee Amt paid by issuer bank	Fee Amt paid to EthSwitch	Fee Amt paid to Acquirer Bank
4.2.1	On-Us/Off-Us ATM cash withdrawal	Per Transaction	ETB 1.00 per ETB 100 Transaction	ETB 0.50 per ETB 100 Transaction	ETB 0.50 per ETB 100 Transaction	ETB 0.55 Per ETB 100 Transaction	ETB 0.45 Per ETB 100 Transaction
4.2.2	On-Us/Off-Us ATM Balance inquiry	Per Transaction	ETB 0.50 per Transaction	ETB 0.50 per Transaction	-	ETB 0.30 Per Transaction	ETB 0.20 Per Transaction
4.2.3	On-Us/Off-Us ATM Mini Statement	Per Transaction	ETB 0.80 per Transaction	ETB 0.80 per Transaction	-	ETB 0.30 Per Transaction	ETB 0.50 Per Transaction
4.2.4	On-Us/Off-Us ATM Fund transfer	Per Transaction	ETB 0.50 per ETB 100 Transaction; For	ETB 0.50 per ETB 100 Transaction	-	ETB 0.30 Per ETB 100 Transaction	ETB 0.20 Per ETB 100 Transaction & Proportion



			Transaction > 5000, ETB 25	on		n & Proportion there of	there of
4.2.5	Card Application Fee	Per Card	ETB 50 Per Card	ETB 50 Per Card			-

4.3. Mobile Banking Service Fee

S.No	Fee and charge Types	Fee Basis	New Fees/ Charges	Paired by the customer	Paid to EthSwitch	Paid to the sender Financial institution
4.3.1.	Fund Transfer ON-US [LIB 2 LIBCustomers]	Free				
4.3.2	On us off us P2P fund transfer					
4.3.3	For trx values less than or equal to 5,000 Birr	Per 100 birr trx	ETB 0.40 per 100 birr trx	ETB 0.40 per 100 birr trx	ETB 0.24 per 100 birr trx	ETB 0.16 per 100 birr trx
4.3.4	For trx values b/n 5,001 and 25,000 Birr		ETB 0.24 per 100 birr trx	ETB 0.24 per 100 birr trx	ETB 0.14 per 100 birr trx	ETB 0.10 per 100 birr trx
4.3.5	For trx values b/n 25,001 and 100,000 Birr		ETB 0.16 per 100 birr trx	ETB 0.16 per 100 birr trx	ETB 0.10 per 100 birr trx	ETB 0.06 per 100 birr trx
4.3.6	For trx values b/n 100,001 and 1,000,000 Birr		ETB 0.08 per 100 birr trx	ETB 0.08 per 100 birr trx	ETB 0.05 per 100 birr trx	ETB 0.03 per 100 birr trx
4.3.7	For trx values of more than 1,000,000 Birr		ETB 0.04 per 100 birr trx	ETB 0.04 per 100 birr trx	ETB 0.024 per 100 birr trx	ETB 0.016 per 100 birr trx
4.3.8	Subscription fee	Free				



4.4. Online /Internet Banking

4.4.1	Personal	LIB-LIB	Free			
4.4.2	Corporate	LIB Corporate- LIB Corporate	Free			
4.4.3	Subscription fee	Free	Free			