



General Schedule of Charges

Effective 1st July, 2015

Sr.	Description	Amount
1	Initial Deposit –Individual	USD/EUR 50 / AFA 2,500 (Rural Branches) USD/EUR 100 / AFA 4,000 (Urban Branches)
	Initial Deposit -Corporate	USD/EUR 200 / AFA 10,000
2	Minimum Balance for Individual Account	USD/EUR 50 / AFA 2,500 (Rural Branches) USD/EUR 100/ AFA 4,000 (Urban Branches)
3	Minimum Balance for Corporate Account	USD/EUR 200 / AFA 10,000
4	Minimum Balance for Term deposits	USD 500 / AFA 25,000
5	Salary Account (Employer reference letter required for salary accounts)	Zero Balance / No initial Deposit required
6	Bank ID card Charges	USD/EUR 2 / AFA 100 (Renewal only)
7	Account Maintenance Charges	Free
8	Account Activation Charges	USD /EUR 10 / AFA 500
9	Account Closing Charges	USD/EUR 10 / AFA 500
10	Account Statement	Free
11	Charges on duplicate/on demand account statement	USD/EUR 5 / AFA 250 Flat for statement earlier than Aug,2010
12	Bank Certificate	USD/EUR 100 / AFA 5000
13	Balance Confirmation/Audit Reports	Free (Only courier charges and out of pocket expenses will be passed on to customers)
14	Charges on International Fund Transfer / International Remittances	0.20% of amount plus any correspondent Bank charges Minimum charges USD/EUR 25



Sr.	Description	Amount
15	International Remittance cancellation charges	USD/EUR 10
16	Inquiry Charges	USD / EUR 25
17	Charges on Inward Remittances from abroad / Inward Fund Transfer charges	0.02% of amount Min. USD/EUR 5 Max. USD/EUR 100
18	Charges on Outward Domestic Fund Transfer	0.10 % of amount Min. USD/EUR 5 / AFA 250 Max. USD/EUR 100 / AFA 5,000
19	Charges on cancellation of Domestic Fund Transfer	USD/EUR 2 / AFA 50 Flat
20	Inquiry Charges on Domestic Fund Transfers	USD/EUR 25
21	Charges on Inward Domestic Remittances	Free
22	Fund Transfer within FMFB accounts	Free (Except payroll)
23	Payroll processing fee	USD/EUR 1 / AFA 50 per salary
24	Cheque Book (50 Leaves) Charges	USD/EUR 10 / AFA 500
25	Stop payment fee	USD/EUR 5 / AFA 250 per instruction
26	Local Cheque Collection Charges	USD/EUR 2 / AFA 100



Sr.	Description	Amount
27	International Cheque Collection Charges	0.02% of amount Min. USD/EUR 10 Max. USD/EUR 150 plus courier charges
28	Charges on Withdrawal	Free
29	Charges on Deposit	2 % on USD/EUR 5,10,20 Denomination Note 10% on USD /EUR 1 Denomination Note Min. USD/EUR 1
30	Cash payment on ID	0.01% of amount Min. USD/EUR 5 / AFA 250
31	Charges on amendment/changes to Instructions for Domestic Fund Transfer	USD/EUR 5 / AFA 250
32	Charges on amendment/changes to Instruction for International Fund Transfer	USD/EUR 25 plus any fee charged by correspondent Banks
33	Standing order Charges	USD/EUR 25 or equivalent in AFA

Note: The above charges are standard charges for general customers and subject to change without any prior notice.