

FMFB-A Schedule of Charges

Loans

Type of Transaction/Service	Annual Percentage Rate (APR %)	Loan Processing Fee	Loan Ticket in USD	Loan Ticket In AFA	Tenor
Individual Enterprise Loan (Karoobar)	27% Declining / 15% Flat	1%	\$200 - \$10,000	AFA 14,000- AFA 700,000	6 - 24 Months
Group Lending (Business- Hamdasti)	15% Flat	1%	Max \$1,000 Per Member	Max AFA 50,000 Per Member	6 - 12 Months
Small & Medium Enterprise (SME) Loan	20-26% Declining	1%	\$5,001 - \$250,000	AFA 350,000- AFA 17,000,000	6 - 60 Months
Small & Medium Enterprise (SME) Loan Overdraft	20-26%	N/A	\$5,001 - \$250,000	AFA 350,000- AFA 17,000,000	Nil
Housing Improvement Loan (Tameer)	25% Declining / 14% Flat	1%	\$200 - \$10,000	AFA 14,000- AFA 700,000	6 - 36 Months
Personal Consumption Loan (Shakhsi)	25% Declining / 14% Flat	1%	\$200 - \$5,000	AFA 14,000- 350,000	6 - 36 Months
Agriculture/Livestock Loan (Zaraat)	25% Declining / 18% Flat	1%	\$200- \$10,000	AFA 14,000- AFA 700,000	6-24 Months

Deposit Charges

Proposed Term Deposit Features	Charges and Fees
Term Deposit AFA 25,000 or USD 500	1 Month AFA 2.5% USD 0.60%
	3 Months AFA 3% USD 0.75%
	6 Months AFA 3.5% USD 1%
	12 Months AFA 4% USD 1.25%
Account Closure Fee	Nil
Roll over option	1- Principal only 2- Principal + Profit
Early Encashment Penalty	No penalty, however reduced rate of the return @0.5% p.a
Profit Calculation Method	On Maturity
Saving Product Features	Charges and Fees
Brand Name	Mahfouz Savings Account
Currency	AFA/USD/EUR
Opening Deposit Requirement	AFA 500, USD 25, EUR 25
Minimum Balance Requirement	AFA 500, USD 25, EUR 25
Profit Payment Frequency	Monthly
Profit Rate p.a	0.50% (No Interest on EUR)
Profit Calculation Method	Minimum Monthly Balance
Fall below Fee (If MMB requirement is not met)	AFA 25, USD 1, EUR 1
Account Closure Fee	AFA 50, USD 2, EUR 2
Charges on Inward Domestic Remittance	Free
Charges on Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1
High Yield Savings Account (New Scheme)	
Product Features	High Yield Savings Account
Brand Name	High Yield Savings Account
Currency	AFA/USD
Opening Deposit Requirement	AFA 500 or 10 USD

MAB Requirement	AFN 50,000 USD 1,000
Profit Payout Frequency	Quarterly i.e every three months
Profit Rate p.a	AFN 2% - USD 0.65%
Profit Calculation Method	Monthly Average Balance (Total Profit will be sum of three individual monthly profits calculated on the basis of MAB)
Fall below Fee (If MAB requirement is not met)	USD 2 AFN 50
Account Closure Fee	USD 2 - AFN 50
Charges On Inward Domestic Remittance	Free
Charges On Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1

Women Only Branch Savings Account

Product Features	Women Savings Account
Brand Name	Women Savings Account
Currency	AFA/USD
Opening Deposit Requirement	AFA 500 or 10 USD
MAB Requirement	N/A
Profit Payout Frequency	Monthly
Profit Rate p.a	AFN 2% - USD 0.65%
Profit Calculation Method	Monthly Average Balance
Fall below Fee (If MAB requirement is not met)	N/A
Account Closure Fee	N/A

Charges On Inward Domestic Remittance	Free
Charges On Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1
Current Account	
Product Features	Existing Current Account
Brand Name	Current Account
Currency	AFA/USD/EUR
Opening Deposit Requirement	Individual: USD 10 EUR 10 AFN 500 Company: (Corporate) USD 100 EUR 100 AFN 5,000
Minimum Monthly Balance (MMB) Requirement	Individual: USD 10 EUR 10 AFN 500 Company: (Corporate) USD 100 EUR 100 AFN 5,000
Fall-Below Fee (If MMB requirement is not met)	USD 1 EUR 1 AFN 25
Account Closure Fee	USD 2 EUR 2 AFN 50
Charges on Inward Domestic Remittance	Free
Cheque Book Issuance	Free first cheque book (10 leaves); subsequent AFA 10/Euro 0.2 /USD 0.2 per leaf
Charges on Deposit	2% on USD/EURO 5,10,20 Denomination Note 10% on USD/EUR 1 Denomination Note Min.USD/EUR 1

Basic Banking Current Account (BBCA)

Product Features	BBCA (Borrowers and Salary Accounts and Staff Accounts)
Brand Name	BBCA
Currency	AFA/USD
Opening Deposit Requirement	Nil
Minimum Monthly Balance (MMB) Requirement	Nil
Fall-Below Fee (If MMB requirement is not met)	Nil
Account Closure Fee	Nil

General Schedule of Charges

Description	Fees and Charges
Account Service Charges	N/A
Account Statement Issuance	Free(\$/€ 5 Per Page from Aug,2010 Or Earlier)
Account Reactivation Charges On Dormant Accounts	\$/€ 10, AFA 500
Domestic Cheque Collection Charges	0.1% of Amount
	Min AFA 100, \$/€ 2
	Max AFA 500, \$/€ 10
International Cheque clearing/settlement	On Actual
Cheque Book Charges (50 Leaves)	\$/€ 10, AFA 500
Stop Payment Charges	AFA 250, \$/€ 5
Cash Deposit (On any amount exceeding \$/€ 50,000)	Charges on \$/€ Deposits
	Min \$/€ 1
	\$ 50 denomination Note and above 0.04%
	€ 50 denomination Note and above 0.08%
	\$/€ 5, 10, 20 denomination Note 2%
Cash payment on ID	\$/€ 1 denomination or small 10% of amount
	0.01% of Amount
Charges on Cash withdrawal	Min AFA 250, \$/€ 5
	Free(Amount exceeding \$/€ 30,000 should be notified one day in advance)
	0.1% Amount
	Min AFA 250

Domestic Fund Transfers to other banks	Max AFA 5,000
	0.1% of Amount
	Min \$/€ 5
	Max \$/€ 100
Domestic Fund Transfer Cancellation	AFA 50, \$/€ 2
Charges on amendment/charges	AFA 250, \$/€ 5
Charges on Domestic Incoming Fund	Free
Charges on Refunding Domestic Funds	Subject to charges applicable by other banks
Remittance Enquiry Charges	\$/€ 25
International Fund Transfers/SWIFT Charges (Outward)	0.20% of the remitted amount + Correspondent Bank Charges(on actuals)
International Fund Transfers/SWIFT Charges (Inward)	Correspondent Bank Charges(on actual)
Correspondent Bank Charges for international remittance (Outward)	\$ 50 for up to \$ 100,000 and \$100 amount greater than \$100,000
Charges on amendment/changes to remittance (SWIFT)	\$/€ 25 plus any fee charged by Correspondent Bank
Refunding incoming funds from abroad	\$/€ 25
Remittance enquiry charges	\$/€ 10 plus any charges from Correspondent Bank
Fund transfer within FMFB accounts	Free
Audit confirmation charges	\$/€ 25 plus courier charges
Bank certificate	\$/€ 10 or equivalent in AFA
Commission on bank guarantee letter issuance	2% of Amount
Standing order charges	\$/€ 25 or equivalent in AFA
Salary processing charges per transaction	\$/€ 1, AFA 50
Bank ID renewal charges	\$/€ 2, AFA 100
Commission on sending LC documents on behalf of customer to the bank which has provided LC	0.20% plus SWIFT Charges
Fee/Commission on fund transfer charges from FMFB account by Corresponding Banks will be passed on to the customer	On Actual
Refunding charges	Subject to fee charges to FMFB by other bank
International Remittance Confirmation Charges (SWIFT)	\$/€ 25
International Remittance Cancellation charges	\$/€ 25

Note: The approved international inward and outward remittance charges will become effective from the Saturday 6th of May 2017.