

FMFB-A Schedule of Charges

Loans

| Type of Transaction/Service | Annual Percentage Rate (APR %) | Loan Processing Fee | Loan Ticket in USD | Loan Ticket In AFN | Tenor |
|---|--------------------------------|---------------------|------------------------|-----------------------------|---------------|
| Individual Enterprise Loan (Karoobar) | 27% Declining / 15% Flat | 1% | \$200 - \$10,000 | AFN 14,000- AFN 700,000 | 6 - 24 Months |
| Group Lending (Business- Hamdasti) | 15% Flat | 1% | Max \$1,000 Per Member | Max AFN 50,000 Per Member | 6 - 12 Months |
| Individual Enterprise Loan for Women(Khod KAFN) | 23% Declining / 13% Flat | 1% | \$200 - \$5,000 | AFN 14,000- AFN 350,000 | 6 - 24 Months |
| Small & Medium Enterprise (SME) Loan | 20-26% Declining Flat 15-18% | 1% | \$5,001 - \$250,000 | AFN 350,000- AFN 17,000,000 | 6 - 60 Months |
| Small & Medium Enterprise (SME) Loan Overdraft | 20-26% | N/A | \$5,001 - \$250,000 | AFN 350,000- AFN 17,000,000 | Nil |
| Housing Improvement Loan (Tameer) | 25% Declining / 14% Flat | 1% | \$200 - \$10,000 | AFN 14,000- AFN 700,000 | 6 - 36 Months |
| Personal Consumption Loan (Shakhsi) | 25% Declining / 14% Flat | 1% | \$200 - \$5,000 | AFN 14,000- 350,000 | 6 - 36 Months |
| Agriculture/Livestock Loan (Zaraat) | 25% Declining / 18% Flat | 1% | \$200- \$10,000 | AFN 14,000- AFN 700,000 | 6-24 Months |
| Solar Loan (Tanveer) | 23% Declining / 13% Flat | Nil | \$147 - \$468 | AFN 10,290- AFN 32,760 | 12 Months |

Deposit Charges

| Proposed Term Deposit Features | Charges and Fees | | |
|---|---|----------|-----------|
| Deposit Type | Modified Term Deposit | | |
| Product Name | Term Deposit | | |
| Opening Balance Requirement | AFN 25,000 or USD 500 | | |
| Tenor | 1 Month | AFN 2.5% | USD 0.60% |
| | 3 Months | AFN 3% | USD 0.75% |
| | 6 Months | AFN 3.5% | USD 1.00% |
| | 12 Months | AFN 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 | AFN /USD/EUR | | |
| Opening Deposit Requirement | AFN 500, USD 25, EUR 25 | | |
| Minimum Balance Requirement | AFN 500, USD 25, EUR 25 | | |
| Profit Payment Frequency | Monthly | | |
| Profit Rate p.a | AFN 0.50% (No Interest on EUR) | | |
| Profit Calculation Method | Minimum Monthly Balance | | |
| Fall below Fee (If MMB requirement is not met) | AFN 25, USD 1, EUR 1 | | |
| Account Closure Fee | USD 10 | | |
| 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)

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|---|--|
| Product Features | High Yield Savings Account |
| Brand Name | High Yield Savings Account |
| Currency | AFN /USD |
| Opening Deposit Requirement | AFN 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 |

Current Account

Charges and Fees

| | |
|-----------------------------|---|
| Product Features | Existing Current Account |
| Brand Name | Current Account |
| Currency | AFN /USD/EUR |
| Opening Deposit Requirement | Individual: USD 10 EUR 10 AFN 500 Company: (Corporate) USD 100 EUR 100 AFN 5,000 |

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|--|---|
| 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) | Individual: USD 1 EUR 1 AFN 25 Company: (Corporate) USD 1 EUR 1 AFN 25 |
| Account Closure Fee | USD 10 |
| Charges on Inward Domestic Remittance | Free |
| Cheque Book Issuance | Yes; AFN 10/Euro 0.2 /\$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 |

General Schedule of Charges

| Description | Fees and Charges |
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| Initial Deposit Requirement | Individual(AFN 500, \$/€ 10) |
| | Corporate(AFN 10,000, \$/€ 200) |
| Min Balance Requirement | Individual(AFN 1,000, \$/€ 20) |
| | Corporate(AFN 5,000, \$/€ 100) |
| Account Service Charges | N/A |
| Account Statement Issuance | Free(\$/€ 5 Per Page from Aug,2010 Or Earlier) |
| Account Reactivation Charges On Dormant Accounts | \$/€ 10, AFN 500 |
| Account Closing Charges | \$/€ 10, AFN 500 |
| Domestic Cheque Collection Charges | 0.1% of Amount |
| | Min AFN 100, \$/€ 2 |
| | Max AFN 500, \$/€ 10 |
| International Cheque clearing/settlement | On Actual |
| Cheque Book Charges (50 Leaves) | \$/€ 10, AFN 500 |
| Stop Payment Charges | AFN 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% |
| | \$/€ 1 denomination or small 10% of amount |
| Cash payment on ID | 0.01% of Amount |
| | Min AFN 250, \$/€ 5 |
| Charges on Cash withdrawal | Free(Amount exceeding \$/€ 30,000 should be notified one day in advance) |
| Domestic Fund Transfers to other banks | 0.1% Amount |
| | Min AFN 250 |
| | Max AFN 5000 |
| | 0.1% of Amount |
| | Min \$/€ 5 |
| | Max \$/€ 100 |
| Domestic Fund Transfer Cancellation | AFN 50, \$/€ 2 |
| Charges on amendment/charges | AFN 250, \$/€ 5 |

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|--|---|
| 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 AFN |
| Commission on bank guarantee letter issuance | 2% of Amount |
| Standing order charges | \$/€ 25 or equivalent in AFN |
| Salary processing charges per transaction | \$/€ 1, AFN 50 |
| Bank ID renewal charges | \$/€ 2, AFN 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.