

Last Updated: June 20, 2019

Effective date: August 10, 2019

## FMFB-A Schedule of Charges

### Deposit Charges

Current Account	Charges and Fees
<b>Product Features</b>	<b>Existing Current Account</b>
Brand Name	Current Account
Currency	AFA/USD/EUR
Opening Deposit Requirement	Individual: USD 5 EUR 5 AFN 250 Company: (Corporate) USD 100 EUR 100 AFN 5,000
Minimum Monthly Balance (MMB) Requirement	Individual: USD 5 EUR 5 AFN 250 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	AFA 15/Euro 0.2 /USD 0.2 per leaf

Term Deposit Features	Charges and Fees		
Term Deposit (Minimum Amount: AFA 25,000 or USD 500)	1 Month AFA 0.60% USD 0.65%		
	3 Months AFA 0.65% USD 0.85%		
	6 Months AFA 0.75% USD 0.90%		
	1 Year AFA 4% USD 1%		
	2 Years AFA 5% USD 3%		
	3 Years AFA 5.5% USD 4%		
Account Closure Fee	Nil		
Roll over option	1- Principal only    2- Principal + Profit		
Early Encashment Penalty	No penalty,		
Profit Calculation Method	On Maturity		
Saving Products' Features			
Brand Name	Mahfouz Savings Account	High Yield Saving Account	Women Savings Account
Currency	AFA/USD/EUR	AFA/USD	AFA/USD
Opening Deposit Requirement	AFA 500, USD 10, EUR 10	AFA 500 or 10 USD	AFA 500 or 10 USD
Minimum Balance Requirement	AFA 500, USD 10, EUR 10	AFN 50,000 USD 1,000	N/A
Profit Payment Frequency	Monthly	Quarterly i.e every three months	Monthly
Profit Rate p.a	0.50% (No Interest on EUR)	AFN 1% - USD 0.65%	AFN 1% - USD 0.65%
Profit Calculation Method	Minimum Monthly Balance	Monthly Average Balance ( Total Profit will be sum of three individual monthly profits calculated on the basis of MAB)	Monthly Average Balance
Fall below Fee ( If MMB requirement is not met)	AFA 25, USD 1, EUR 1	USD 2 AFN 50	N/A
Account Closure Fee	N/A	USD 0 - AFN 0	N/A

## 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

### Transfer fees/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	\$/€ 0, AFA 0
Domestic Cheque Collection Charges	0.1% of Amount
	Min AFA 100, \$/€ 2
	Max AFA 500, \$/€ 10
International Cheque clearing/settlement	N/A
Charges on Deposit (on any amount exceeding USD/EUR 50,000)	Only on EUR/USD 2% on USD/EUR 5,10 denomination Note 10% on USD/EUR 1 or smaller denomination Notes
Cash payment on ID	0.01% of Amount
	Min AFA 250, \$/€ 5
Charges on Cash withdrawal	Free (Amount exceeding \$/€ 30,000 should notify the bank one day in advance)
Domestic Fund Transfers to other banks	0.20% of Amount
	Min AFA 250/USD 5/EUR 5
	Max AFA 1,000/USD 15/EUR 15
Domestic Fund Transfer Cancellation upon notification	AFA 250, \$/€ 2
Charges on amendment/charges	AFA 250, \$/€ 5
Charges on Domestic Incoming Fund	Free
Charges on Refunding Domestic Funds	Free
Remittance Enquiry Charges	Free
International Fund Transfers/SWIFT Charges (Outward)	0.15% of Amount Min EUR 25, Max EUR 1,000

International Fund Transfers/SWIFT Charges (Inward)	0.02% Min USD/EUR 10 Max USD/EUR 50
International USD Remittance Payment Transfer to China ( up to USD 150,000)	1.25% (min USD 250, Max USD 1,500)
International USD Remittance Payment Transfer to China ( up to USD 1000,000)	1.25% (max. USD 15,000)
International USD Remittance Payment Transfer to Pakistan (up to USD 150.000)	1% (min USD 150, Max USD 1,500)
International USD Remittance Payment Transfer to Pakistan (up to USD 1.000.000)	1% (max. USD 15,000)
International Remittance Cancellation Charges	USD/EUR 10
Charges on amendment/changes to remittance (SWIFT)	Free - But corresponding charges will be maintained
Refunding incoming funds from abroad	Free
Remittance enquiry charges	Free
Fund transfer within FMFB accounts	Free
Audit confirmation charges	Courier charges
Bank certificate	AFA 250/USD 5/EUR 5
Commission on bank guarantee letter issuance	2% on new and rolling over existing Bank Guarantee
Standing order charges	AFA 350/USD 5/EUR 5 per transaction
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% of the amount (Plus 20 Euro as Swift commission)
Fee/Commission on fund transfer charges from FMFB account by Correspondent Banks will be passed on to the customer	On actuals charged by correspondent bank
Refunding charges	Subject to fee charges to FMFB by another bank

**Note:** The approved international inward and outward remittance charges will become effective from the Saturday 10<sup>th</sup> of August 2019.