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COMMERCIAL BANK OF ETHIOPIA
INTER DEPARTMENTAL MEMORANDUM

Date: ቀን:	August 27, 2025
To: ለ:	<ul style="list-style-type: none">➤ EVP-Business➤ EVP-Operation➤ EVP-Technology➤ All VPs➤ Chief of Staff
From : ከ:	President
Subject: ጉዳይ:	Revised Terms and Tariffs for Domestic and Digital Banking Products and Services

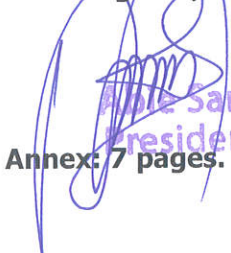
On its meeting held on August 7, 2025(Minute No. 7 FY2025/26), the Executive Management Committee (EMC) deliberated and approved a revision of our domestic and digital banking terms and tariffs.

Most domestic service charges will remain unchanged. However, fees for digital fund transfers and other services on mobile, card, and internet banking have been amended to reflect rising operational costs, with notable increases in USSD and SMS charges. Products and services on the CBE Birr channel will remain free to foster usage and promote financial inclusion except transaction at Agents.

Furthermore, the waivers of service charges for Budgetary Organizations, Wadiah Accounts, Pensioners, and beneficiaries of the Productive Safety Net Program, as well as for transfers to and from pool accounts of the same customers, and for standing instructions from pool accounts for NGOs and international organizations that have brought in an average of USD 500,000 or more in foreign currency over the past three years, as communicated on October 28, 2023, will remain intact.

To ensure smooth implementation, the Executive Vice Presidents and all Vice Presidents are instructed to circulate this memo to all relevant staff and display at Branches. The Chief of Staff and Vice President of Customer Experience shall oversee the immediate placement of these terms and tariffs on the Bank's website and other media as appropriate. The second and third lines of defence shall also monitor compliance and verify accuracy. ***These revised terms and tariffs will be effective from September 29, 2025.***

With Regards,


Abiyehanno
President

Annex: 7 pages. Revised Terms and Tariffs



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Commercial Bank of Ethiopia

Terms and Tariffs

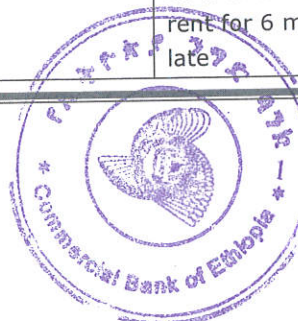
Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
I. Domestic Banking Terms and Tariffs			
1	Account Related Services		
1.1	Cash withdrawal at Branch		
1.1.1	Up to Birr 1,000	Free	Free
1.1.2	Birr 1,001 - Birr 10,000	Birr 5	Birr 5.75
1.1.3	Birr 10,001- Birr 75,000	Birr 10	Birr 11.5
1.1.4	Above Birr 75,000	Birr 50	Birr 57.5
1.1.5	Wadia Account/ Government Budgetary Organizations	Free	Free
1.2	Issuance and Replacement of Passbook		
1.2.1	Issuance of Passbook up on account opening	Free	Free
1.2.2	Replacement of Fully Utilized Passbook	Free	Free
1.2.3	Replacement of Damaged passbook	Birr 50	Birr 57.5
1.2.4	Replacement of Lost Passbook	Birr 100	Birr 115
1.3	Closing account before six months of opening (saving and current)	Free	Free
1.4	Standing instruction for first order (within the bank or outside the bank)	Birr 20	Birr 23
1.5	Signature change		
1.5.1	Government Budgetary Organizations	Free	Free
1.5.2	Private	Birr 20	Birr 23
1.6	Cheque Books for Private		
1.6.1	25 leaves	Birr 75	Birr 86.25
1.6.2	50 leaves	Birr 210	Birr 241.5
1.6.3	100 leaves	Birr 335	Birr 385.25
1.7	Cheque Books for Government Agencies		
1.7.1	25 leaves	Birr 165	Birr 189.75
1.7.2	50 leaves	Birr 215	Birr 247.25
1.7.3	100 leaves	Birr 395	Birr 454.25
1.8	Stop Payment Order	Birr 200/ leaf	Birr 230/ leaf
1.9	Balance Confirmation Saving/ Current		
1.9.1	To external auditor	Birr 200	Birr 230
1.9.2	Other than external auditor	Birr 200	Birr 230
1.9.3	Foreign Balance Confirmation	Birr 200	Birr 230
1.10	Extra Statement Issuance (other than once per month)		
1.10.1	Below 1 Year	Birr 30/page	Birr 34.5/page
1.10.2	Above 1 year	Birr 30/page	Birr 34.5/page



Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
1.10.3	Through Email	Free	Free
1.11	Duplicate Advice		
1.11.1	Less than two years	Birr 30/page	Birr 34.5/page
1.11.2	Over two years	Birr 30/page	Birr 34.5/page
1.12	Postage	Birr 100 plus third-party charge	Birr 115 plus third-party charge
1.13	Inheritance case authentication	Birr 200 plus third-party charge/ case	Birr 230 plus third-party charge/ case
1.14	Authentication of power of attorney		
1.14.1	Online	Birr 50 Plus third party/case	Birr 57.5 Plus third party/case
1.14.2	In person	Birr 200 plus third-party charge/ case	Birr 230 plus third-party charge/ case
2	Transfer		
2.1	LMTS (including by Staff)		
2.1.1	Issuance and Amendment		
2.1.1.1	Up to Birr 3,000	2/mille, Min. Birr 3 and service charge of Birr 30	2.30/mille, Min. Birr 3.45 and service charge of Birr 34.50
2.1.1.2	Above Birr 3,000	3.5/mille, Min. and service charge of Birr 30	4.03/mille, Min. and service charge of Birr 34.50
2.1.2	Retransfer/Cancellation of LMTS	Birr 30	Birr 34.50
2.1.3	Lost LMTS secret number	Birr 30	Birr 34.50
2.2	Fund Transfer		
2.2.1	Transfer to own account (the same Customer ID)	Free	Free
2.2.2	Transfer to another account (within CBE) and Bill Payments		
2.2.2.1	Birr 1- Birr 10,000	Birr 5	Birr 5.75
2.2.2.2	Birr 10,001 - Birr 100,000	Birr 10	Birr 11.5
2.2.2.3	Above Birr 100,001	Fixed Birr 10 plus 5 per 100,000 maximum Birr 100	Fixed Birr 11.5 plus 5 per 100,000 maximum Birr 100
2.2.2.4	Wadia Account/ Government Budgetary Organizations	Free	Free
2.2.3	Bulk transfer/Salary payment	Birr 3 /person	Birr 3.45 /person
2.2.4	Bank to Bank Transfer (EATS)		
2.2.4.1	Outgoing Real Time Gross Settlement (RTGS) Transactions (Outgoing MT 103)	Birr 100 plus NBE charge per transaction	Birr 115 plus NBE charge per transaction
2.2.4.2	Outgoing AA Cheque clearing fee (cheque, & CPO)	Birr 100 plus NBE charge per cheque and CPO	Birr 115 plus NBE charge per cheque and CPO



Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
2.2.4.3	Outgoing low value payment credit transfer or Bulk Credit Payment	Birr 50 plus NBE charge per transaction	Birr 57.5 plus NBE charge per transaction
2.2.4.4	Bank to Bank Transfer (MT202) both inc. & out. transactions	Birr 50 per transaction (NBE charge only)	Birr 57.5 per transaction (NBE charge only)
2.2.4.5	Incoming Real Time Gross Settlement (RTGS) transactions (incoming MT 103)	Free	Free
2.2.4.6	Incoming low value payments (cheque, CPO and credit Transfer) or Bulk Payment	Free	Free
3	CPO's and Certified Cheque Issuance		
3.1	Issuance		
3.1.1	For account holders	Birr 100	Birr 115
3.1.2	For non-account holders		
3.1.2.1	Less than Birr 100,000	Birr 300	Birr 345
3.1.2.2	Birr 100,001 to Birr 200,000	Birr 500	Birr 575
3.1.2.3	Above Birr 200,000	Birr 1,000	Birr 1,150
3.2	Cancellation and Amendments		
3.2.1	For account holders	Birr 100	Birr 115
3.2.2	For non-account holders	Birr 200	Birr 230
3.3	Lost and Refund/ Lost and Replacement		
3.3.1	For account holders	Birr 200	Birr 230
3.3.2	For non-account holders	Birr 1,000	Birr 1,150
4	Sale of share	Free	Free
5	Safe deposit		
5.1	Small	Birr 5,250 per annum	Birr 6,037.5 per annum
5.2	Medium	Birr 8,750 per annum	Birr 10,062.5 per annum
5.3	Large	Birr 10,500 per annum	Birr 12,075 per annum
5.4	Extra large	Birr 14,000 per annum	Birr 16,100 per annum
5.5	Deposit for keys	Birr 14,000 per annum	Birr 16,100 per annum
5.6	Penalty for failure to renew contract/pay annual rent	100% of the annual rent in arrear and 25% of the annual rent for 3 months late	100% of the annual rent in arrear and 25% of the annual rent for 3 months late plus VAT.
		100% of the annual rent in arrear and 50% of the annual rent for 6 months late	100% of the annual rent in arrear and 50% of the annual rent for 6 months late Plus VAT.

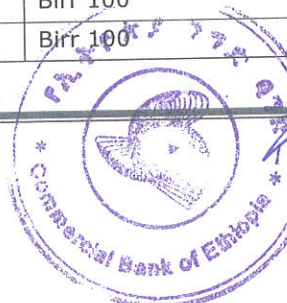


Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
		100% of the annual rent in arrear and 75% of the annual rent for 9 months late	100% of the annual rent in arrear and 75% of the annual rent for 9 months late Plus VAT.
		100% of the annual rent in arrear and 100% of the annual rent in arrear for one year and above late.	100% of the annual rent in arrear and 100% of the annual rent in arrear for one year and above late Plus VAT.

II. Digital Banking Terms and Tariffs

1. Mobile Banking Services

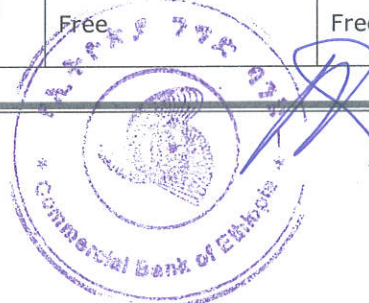
1.1	Transfer to own accounts (within the bank) with the same customer ID	Free	Free
1.2	Transfers to Other Accounts (Within the Bank), Bill Payments and Third-Party Arrangements		
1.2.1	Birr 1- Birr 1,000	Birr 0.50	Birr 0.575
1.2.2	Birr 1,001- Birr 5,000	Birr 1	Birr 1.15
1.2.3	Birr 5,001- Birr 10,000	Birr 2	Birr 2.3
1.2.4	Birr 10,001 up to Birr 50,000	Birr 3	Birr 3.45
1.2.5	Birr 50,001 up to Birr 100,000	Birr 5	Birr 5.75
1.2.6	Birr 100,001 up to Birr 200,000	Birr 10	Birr 11.5
1.2.7	Birr 200,001 up to Birr 300,000	Birr 15	Birr 17.25
1.2.8	Above Birr 300,000	Fixed Birr 20	Fixed Birr 23
1.3	Transfer to another bank		
1.3.1	RTGS	Birr 50 Plus NBE Charge	Birr 57.5 Plus NBE Charge
1.3.2	ETSWITCH	Birr 50 Plus ETHSWITCH Charge	Birr 50 Plus ETHSWITCH Charge
1.4	Transfer to Wallet (Mobile Money)		
1.4.1	To CBE Birr	Free	Free
1.4.2	To Tele Birr and another wallet		
1.4.2.1	Birr 1- Birr 10,000	Birr 10	Birr 11.50
1.4.2.2	Above Birr 10,000	Birr 15	Birr 17.25
1.5	LMTS Commission	Birr 3.5/mill	Birr 4.025/mill
1.6	View A/C balance	Free	Free
1.7	Pin replacement	Free	Free
1.8	Linking other accounts	Free	Free
1.9	Maintenance Fee	Birr 5/month	Birr 5.75/ month
2.0	2. Card Banking Services		
2.1	Domestic Debit Card Issuance or Replacement		
2.1.1	Card Issuance	Birr 100	Birr 115
2.1.2	Replacement of lost or up on expiry	Birr 100	Birr 115



Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
2.2	Issuance of all Domestic Debit Card via Instant Issuance Machine for new & replacement	Birr 200	Birr 230
2.3	Issuance of Wearable Contactless Cards (CBE-Pay Band)		
2.3.1	Watch Bank (Classic, Gold & Platinum)	Birr 217.39	Birr 250
2.3.2	Strap Band (Classic, Gold & Platinum)	Birr 217.39	Birr 250
2.3.3	Basic Bank (Classic, Gold & Platinum)	Birr 217.39	Birr 250
2.4	Domestic Prepaid Card Issuance/ Replacement	Birr 100	Birr 115
2.5	Issuance of International Debit Cards		
2.5.1	VISA International Platinum Debit Card	Birr 500	Birr 575
2.6	International Prepaid Card Issuance and Replacement (VISA Branded)		
2.6.1	Classic International Prepaid Card	Birr 300	Birr 345
2.6.2	Gold International Prepaid Card	Birr 500	Birr 575
2.6.3	Platinum International Prepaid Card	Birr 800	Birr 920
2.7	International Prepaid Card Issuance and Replacement (Master Card Branded)		
2.7.1	International Prepaid Card (Physical)	Birr 400	Birr 460
2.7.2	International Prepaid Card (Digital)	Birr 200	Birr 230
2.8	Issuance of Instance International Prepaid Card Via Instant Machine for New and Replacement		
2.8.1	Classic International Prepaid Card	Birr 400	Birr 460
2.8.2	Gold International Prepaid Card	Birr 600	Birr 690
2.8.3	Platinum International Prepaid Card	Birr 900	Birr 1,035
2.9	ATM Cash Withdrawal	0.35%	0.35% plus VAT
2.10	Balance Enquiry	Free	Free
2.11	Pin Replacement	Birr 20	Birr 23
2.12	Additional Account Link	Free	Free
2.13	POS Services		
2.13.1	Purchase	Free	Free
2.13.2	Encashment	0.45%	0.45% plus VAT
3. Internet Banking Services			
3.1	Fund Transfer		
3.1.1	Transfer to own accounts (within the bank) with the same customer ID	Free	Free
3.1.2	Transfers to Other Accounts (Within the Bank), Bill Payments and Third-Party Arrangements	Birr 5	birr 5.75
3.1.3	Government Budgetary Organizations	Free	Free
3.1.4	Bulk Transfer		
3.1.4.1	Salary	Birr 1/person	Birr 1.15/ person
3.1.4.2	Other than salary	Birr 5/person	Birr 5.75/ person
3.1.5	Transfer to another bank		
3.1.5.1	RTGS	Birr 200 plus NBE Charge	Birr 230 plus NBE Charge



Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
3.1.5.2	ETSWITCH	Birr 50/txn plus ETSWICH	Birr 57.5/txn plus ETSWICH
3.2	LMTS	Birr 1.25/mille	Birr 1.25/mille plus Vat
3.3	Additional bank statement other than one per month	Birr 10 per/page, other than once a month	Birr 11.5 per/page, other than once a month
3.4	Loading prepaid card		
3.4.1	Domestic	Birr 100	Birr 115
3.4.2	International	Birr 500	Birr 575
3.5	Linking other Accounts	Free	Free
3.6	PIN Replacement	Free	Free
4. CBE Birr Services			
4.1	Cash in		
4.1.1.	Cash in at Agent (one transaction in a day)	Free	Free
4.1.2	Cash in at Agent (<i>above one transaction in a day</i>)		
4.1.2.1	Up to Birr 50	Free	Free
4.1.2.2	Birr 51- Birr 500	Birr 6.45	Birr 7.42
4.1.2.3	Birr 501- Birr 2,000	Birr 7.6	Birr 8.74
4.1.2.4	Birr 2,001- Birr 3,000	Birr 8.18	Birr 9.40
4.1.2.5	Birr 3,001- Birr 4,000	Birr 9.33	Birr 10.73
4.1.2.6	Birr 4,001- Birr 5,000	Birr 10.48	Birr 12.10
4.1.2.7	Birr 5,001- Birr 6,000	Birr 11.63	Birr 13.37
4.1.2.8	Above Birr 6,001	0.2% of the deposit amount	0.2% of the deposit amount plus VAT
4.1.3	Cash in at Branch	Free	Free
4.2	Cash out		
4.2.1	Cash out on ATM	0.35%	0.35% plus VAT
4.2.2	By Registered Customer		
4.2.2.1	Up to Birr 100	Birr 1	Birr 1.15
4.2.2.2	Birr 101- Birr 3,000	1%	1% plus VAT
4.2.2.3	Above Birr 3,000	Birr 30	Birr 34.50
4.2.3	By Unregistered Customer		
4.2.3.1	Up to Birr 100	Birr 1.5	Birr 1.72
4.2.3.2	Birr 101-Birr 5,000	1.50%	1.5% plus VAT
4.2.3.3	Above Birr 5,000	Birr 75	Birr 86.25
4.2.4	At Branch	Free	Free
4.3	Airtime top-up	Free	Free
4.4	Bill Payment	Free	Free
5. CBE Smart Branch Services			
5.1	Fund Transfer		
5.1.1	Transfer to own accounts (within the bank) with the same customer ID	Free	Free



Sr. No.	Type of Service	Applicable Charges	
		Before VAT	After VAT
5.1.2	Transfer to another accounts (within the bank) including Bill Payments and third-party arrangements		
5.1.2.1	From Br.1-Br 10,000	Birr 3	Birr 3.45
5.1.2.2	Birr 10,001-Birr 100,000	Birr 5	Birr 5.75
5.1.2.3	Above Birr 100,000	Birr 10	Birr 11.5
5.1.3	Transfer to Other Bank Accounts		
5.1.3.1	RTGS	Birr 50 plus NBE charge	Birr 57.5 plus NBE charge
5.1.3.2	ETSWITCH	Birr 50 plus ET-SWITCH	Birr 57.5 plus ET-SWITCH
5.2	Account Opening	Free	Free
5.3	Balance Enquiry	Free	Free



