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**NATIONAL BANK OF ETHIOPIA**  
አዲስ አበባ / ADDIS ABABA

Ref: V/G/FIS/016/2021

Date: August 27, 2021

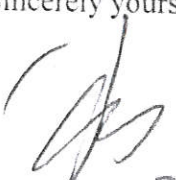
To:

- ☉ All Banks
- ☉ All Microfinance Institutions
- Addis Ababa

**Subject: Requirements for Undertaking Account Based Transactions and Ensuring of Regulatory Limits Directive No. FIS/04/2021**

Please find attached the Directive under caption for your information and implementation.

Sincerely yours,

  
Solomon Desta  
Vice Governor  
Financial Institutions  
Supervision



CC.

- H.E. The Governor
- V/Governors
- Senior Advisor
- Advisors
- All Directorates

National Bank of Ethiopia



የኢትዮጵያ ብሔራዊ ባንክ  
NATIONAL BANK OF ETHIOPIA  
አዲስ አበባ / ADDIS ABABA

**LICENSING AND SUPERVISION OF THE BUSINESS OF FINANCIAL  
INSTITUTIONS**

**Requirements for Undertaking Account Based Transactions and Ensuring of  
Regulatory Limits Directive No. FIS/04/2021**

**Whereas**, enhanced Know Your Customer (KYC) and Customer Due Diligence (CDD) practices are critical to ensure proper identification of customers, appropriate assessment and monitoring of transactions including ensuring of proper compliance to regulatory transaction limits set by the National Bank;

**Whereas**, enhanced KYC and CDD practice including introduction of proper risk mitigation mechanism enables financial institutions to effectively combat illegal and unauthorized transactions being operated through their infrastructure and platform in a manner that promotes shadow banking practice;

**Now, therefore**, in accordance with article 60 and article 66(2) of Banking Business Proclamation No. 592/2008 as amended by Proclamation No.1159/2019, article 24 and article 34(2) of Microfinancing Business Proclamation No. 626/2009 as amended by Proclamation No.1164/2019, and article 4(2) and article 37(2) of National Payment System Proclamation No. 718/2011, the National Bank of Ethiopia has issued this Directive.

**1. Short Title**

This Directive may be cited as “**Requirements for Undertaking Account Based Transactions and Ensuring of Regulatory Limits Directive No. FIS/04/2021**”

**2. Definitions**

For the purpose of this Directive:

- 2.1. “**Bank**” shall mean a company licensed by the National Bank to undertake banking business or a bank owned by the Government;
- 2.2. “**Beneficial Owner**” means natural person (s) who ultimately owns or controls a customer and/or the natural person on whose behalf a transactions is being conducted and includes those persons who exercise ultimate effective control over a legal person or arrangement;



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- 2.3. **“Deposit account”** means any account operated or managed by a financial institution for the purpose of undertaking financial transaction and includes savings, demand, time deposit and electronic money accounts and which belongs to a customer;
- 2.4. **“Enhanced Customer Due Diligence”** means the processes implemented by financial institutions for the purpose of collecting, evaluating and monitoring relevant information and transactions of a customer or potential customer for ensuring compliance to this Directive; in addition to the customer due diligence implemented in line with the requirement of Financial Intelligence Center;
- 2.5. **“Financial Institution”** means a bank, a microfinance institution (as defined in this directive) and payment instrument issuer licensed by the National Bank of Ethiopia.
- 2.6. **“Financial Intelligence Center”** shall mean Financial Intelligence Center established by the Council of Ministers Regulation;
- 2.7. **“Microfinance Institution”** means a company licensed by the National Bank to engage in microfinancing business and that uses core banking system or provides mobile banking/ mobile money services to its customers;
- 2.8. **“National Bank”** means the National Bank of Ethiopia;
- 2.9. **“Know Your Customer”** means the process and system in place by a financial institution so as to verify the identity, suitability, and risks involved in maintaining business relationship with a customer or potential customer;
- 2.10. **“Payment Instrument Issuer”** means any person authorized or licensed by the National Bank to issue payment instrument against receipt of funds in Ethiopian Birr;
- 2.11. **“Person”** means any natural or judicial person;
- 2.12. **“Suspicious Transaction”** means a transaction or an attempt of transaction in which a financial institution or its officer has reasonable grounds to suspect that funds are the proceeds of crime, or are related or linked to, or is to be used for financing of terrorism and includes any suspected engagement of a customer in unlawful financial transactions or attempts of circumventing any of the provisions of this Directive for unlawful purpose;
- 2.13. **“Temporary Account”** means an account which is awaiting final approval regarding the opening of the account as stipulated in this Directive.



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2.14. “Unique Customer ID” means a system generated code capable of uniquely identifying account holders of a financial institution based on certain attributes and characteristics; used for identifying and monitoring financial transactions of customers in a comprehensive and combined manner at a customer level for ensuring of compliance to this Directive and also better management of risks associated with same.

### 3. Scope of the Directive

The provisions of this Directive shall be applicable to all commercial banks, microfinance institutions (as defined in this Directive) and payment instrument issuers operating in Ethiopia.

### 4. General Requirements

4.1 A financial institution shall put in place comprehensive and up-to-date KYC policy and procedure, assign dedicated KYC compliance officer, establish KYC unit with appropriate staff and provide the staff training on KYC procedures, risks etc. In addition, the KYC Unit, which shall be established at Head Office level and led by at least a Manager or its equivalent, shall be responsible for all KYC related matters including undertaking of assessment of the financial institution’s overall KYC system and procedure.

4.2 A financial institution shall assign unique customer ID to any of its depositor regardless of the deposit type or deposit holder up until a National ID system is introduced. To this end, deposit accounts owned by a single person shall be put under a single Customer ID on the financial institutions core banking system or platform. In addition, the system shall have the capability to put transfer or cash withdrawal restrictions on the customer using his/her/its ID and shall be able to control transfer/withdrawals amount and regulatory limits as per the restriction given to it.

4.3 A financial institution shall undertake independent assessment of its overall deposit account operation; i.e., systems, policies and procedures, and staff in respect of effectively implementing the provisions of this Directive, mitigating changing tactics of illegal



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perpetrators and related emerging risks by an internal auditor at least on a semiannual basis and shall make necessary amendment on the basis of same.

4.4 A financial institution shall put in place the necessary system and technology platform that would enable it to fully comply with the requirements of this Directive.

5. **Procedures and Requirements for Account Opening and Conducting Account Based Transactions**

5.1 In opening a deposit account, a financial institution shall at a minimum record comprehensive customer profile that allows it to acquire adequate knowledge of the customer and identify suspicious transactions in a relatively easy & swift manner. To this end, a financial institution shall use **Annex I** of this Directive as a minimum standard for account opening at all time in a manner that ensures consistency across the financial industry. Particulars and information captured in the aforementioned format shall be properly and duly recorded in the financial institution's system and used for monitoring and controlling of customer's transaction accordingly.

5.2 A financial institution shall conduct periodic review and update of customers profile based on its own risk rating of the customer; and the period of review shall be determined by the financial institution's own policy.

5.3 A financial institution shall not open an account or maintain business relationship with unknown identity or fictitious names and shall ensure that it knows the true identity of its customer including beneficial owners of a legal entity.

5.4 A financial institution shall deactivate the deposit account of a customer whose profile information has not been captured in line with the requirement of this Directive within 6 (six) months from the effective date of this Directive up until all profile information have been captured and shall deprive such customer any in-person or digital financial service. To this end, prior to deactivation of such customers account, a financial institution shall provide adequate public notice and awareness to its customers through widely circulating print and electronic media deemed accessible to the wider public.



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- 5.5 Final decision to approve or decline the opening of a deposit account shall be done by the KYC Unit established at head office of a financial institution within 5 working days after receiving of such request from a customer. In approving the account opening, the approving authority shall seriously consider fulfilment of requirements of this Directive and also the financial institution's own policies and procedures. To this end, though a financial institution can accept the initial deposit in a temporary account that awaits approval, any account that has not been duly approved by the KYC unit at Head Office shall not be considered as permanent or active account and shall not be used for performance measure or any other purpose.
- 5.6 A financial institution, while processing and providing the following financial services, shall adopt & use the formats annexed to this Directive as a minimum standard consistently throughout its operational offices:
- ✓ account to account transfer (as per **Annex II**)
  - ✓ cash deposit (as per **Annex III**)
  - ✓ cash withdrawal (as per **Annex IV**),
  - ✓ check deposit transactions (as per **Annex V**)
  - ✓ RTGS Customer Transfer (as per **Annex VI**) and
  - ✓ EATS-ACH Credit Transfer (as per **Annex VII**)
- 5.7 Notwithstanding the provision stated above, for any other services not mentioned above, a financial institution shall adopt and use formats that contain similar information as deemed appropriate and relevant.
- 5.8 A financial institution shall execute bank to bank transfer request of its customer through Real Time Gross Settlement System (RTGS) or credit transfer immediately and without any undue delay. To this end, a financial institution shall display the attached RTGS and credit transfer formats, i.e., **Annex VI** and **Annex VII** issued by the National Bank for such services visibly in all of its operational offices.
- 5.9 A financial institution shall not allow cash deposit transaction to a third party account including local transfers done by walk-in/no-account holder/customer in any manner.



5.10 Notwithstanding the provision stated under article 5.9, third party deposits made on federal or regional government accounts and state owned enterprises (SOEs) shall be allowed. In addition, individuals provided with proper written authorization to make cash deposit into accounts of a legal persons shall be allowed.

5.11 Particulars and information's captured in the formats annexed to this Directive shall be properly and duly recorded in the financial institution's system and shall be used in processing and executing the transactions.

## 6. Limits on Deposit Account Operations

6.1 A financial institution shall not carryout account to account multiple transfer transactions from a single account exceeding **5 transactions** per week by any deposit account holder. To this end, this restriction shall apply to all type of deposit accounts irrespective of the channels used to access the accounts i.e., mobile, internet, ATM, and other related channels operated through mobile banking and mobile money services.

6.2 Notwithstanding the provisions stated above, the following institutions and account to account transfers shall be exempted from the aforementioned restrictions:

6.2.1 deposit accounts of federal and regional governments, state owned enterprises, government universities, embassies, international organizations, financial institutions and financial saving and credit cooperatives;

6.2.2 transfers made for the purpose of effecting utility payments including mobile top ups, salary payments by employer organizations and transfers made by customers to effect tax payments to competent tax authorities;

6.2.3 transfers made for the purpose of servicing and repaying loans borrowed from a financial institution.

6.2.4 transactions effected among and between own accounts of any depositor; and

6.2.5 transfers made through POS terminals at merchant location or through other digital means to the accounts of legal and registered merchants/businesses for the purpose purchasing goods and services.

6.3 A financial institution shall decide on the request of its legal person customers demanding account to account transfers beyond the set limit in an exceptional and on a case by case basis. To this end, such approvals shall be made upon fulfillment of the following minimum conditions in a prudent and responsible manner:

6.3.1 the financial institution has put in place policies, procedures and objective exceptional criteria;



- 6.3.2 the authority within a financial institution that makes the exceptional approval has been formally delegated with;
  - 6.3.3 the business or NGO has established business and/or trusted relationship with the financial institution and the due diligence assessment carried on the customer (including review of the nature of business, identified beneficiaries and their geographical location etc.) warrants such transfer request; and
  - 6.3.4 the customer has signed undertaking with regards to the genuinity of the information provided and utilization of the transfer for the intended purpose.
- 6.4 A financial institution shall communicate detail and updated information regarding customers who got exceptional approval to all operational offices for due implementation. Furthermore, the financial institution shall continuously monitor and assess the utilization of such transfers for the intended and legitimate purpose.

## **7. Handling and Management of Suspicious Transactions**

- 7.1 For the purpose of ensuring compliance with the provisions of this Directive, a financial institution shall seriously and responsibly discharge its duty of monitoring and identifying suspicious transactions undertaken for unlawful purpose and/or for circumventing the provision of this Directive including cash withdrawal and transfer regulatory limits.
- 7.2 In monitoring and identifying suspicious transactions and reaching a conclusion that there in deed exists a reasonably ascertained suspicious transaction, a financial institution, among others, shall seriously and thoroughly consider the following factors:
- 7.2.1 deliberate unwillingness of the customer in providing information needed to fulfill the KYC requirement or provides false information;
  - 7.2.2 the customer is unwilling to provide information related to the nature and purpose of the transaction executed or provides false information in regards to same;
  - 7.2.3 the stated occupation of the customer including his/her/its source and amount of income does not correspond to or align with the type, frequency and amount of account activity (cash deposit, transfer, withdrawal etc.);
  - 7.2.4 the customer is found consistently transferring money from week to week in observance of the stated limit;
  - 7.2.5 the customer is involved in transferring money to multiple accounts with payments of small values;
  - 7.2.6 the beneficiaries of a transfer transaction are reasonably ascertained to have no business, family or societal relationship with the sender raising alarm with regards to the transfer of the money for legal and genuine purpose ;



*feal*



- 7.2.7 when the lawful business of a customer does not require making multiple transfers;
- 7.2.8 when it is witnessed that the net saving of such customers is small while having huge account turnover; and
- 7.2.9 existence of cash transactions by non-profit or religious organizations, for which there appears to be no logical or economic purpose or for which there appears to be no link between the stated activity of the organization and other parties in the transactions.

7.3 Based on the due diligence assessment carried in line with the provision of article 7.2 of this Directive and other relevant laws, a financial institution shall immediately terminate the business relationship of a customer suspected to have involved in suspicious transaction.

Furthermore, the profile and related document of the customer including:

- ✓ ID (bearing photo)
- ✓ copy of the passbook,
- ✓ signature specimen, and
- ✓ cash transaction report

shall be sent to the Financial Intelligence Center and to National Bank, i.e., for dissemination of the information to remaining financial institutions for their due care/assessment and taking of required actions at their end.

7.4 A financial institution that received list of a suspected customer whose business relationship with another financial institution has been terminated shall conduct similar due diligence assessment on the previous operation of the account maintained by the suspected customer and if warranted take similar measure or take proper care and due diligence in handling account opening and operation of the same suspected customer in the future.

7.5 A financial institution may reinstate its terminated business relationship with a suspected customer in the event that further assessments and new information obtained by the financial institution has reasonably suggested or led to a conclusion that the conditions that led to the categorization of the customer as suspicious don't hold true or are unsubstantiated. To this end, such reinstatement of business relationships shall be communicated to the National Bank within 7 calendar days.

7.6 The National Bank shall disseminate to all financial institutions list of suspected customers whose business relationships have been reinstated by a financial institution within 15 working days after receipt of the information from a financial institution.



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## 8. Record-keeping

A financial institution shall maintain copies of all records including policies and procedures, due diligence assessment reports, minutes, exceptional approval, customer profile information and other related documents and shall make available to the National Bank and law enforcement organs including Financial Intelligence Center, Federal Police, and Attorney General upon request.

## 9. **Applicability of other laws**

The provisions stated in this Directive shall not replace or substitute AML/CFT Compliance Directive No. 01/2014 of the Financial Intelligence Center.

## 10. **Transition Arrangement**

- 10.1 From the effective date of this Directive, a transition period of 6 (six) months has been provided for the purpose capturing required customer profile from existing and new customers (including loading of the information to the financial institution's system) and configuring existing system in a manner that would enable a financial institution to issue unique customer ID and introduce centralized account opening approval.
- 10.2 Notwithstanding the provision stated under article 10.1 of this Directive, all other requirement of the Directive shall be implemented from the effective date of this Directive.

## 11. **Penalty**

Any financial institution that fails to comply with the requirements of any of the provisions of this Directive shall be subject to a penalty as indicated herein below:

- 11.1 **Birr 100,000 (One Hundred Thousand Birr)** for violations of each of Article 4.1, 4.2, 5.3, 5.8 and 7 of this Directive;
- 11.2 **Birr 50,000 (Fifty Thousand Birr)** for violations of each of Article 4.3, 5.2, 5.4, 5.5, 5.8, 5.1, 6.1, 7 and 8 of this Directive.
- 11.3 **Birr 20,000 (Twenty Thousand Birr)** for violations of each of the remaining provisions not stated above.

The National Bank, in addition to the penalty indicated above, may take any other administrative measures it considers necessary.



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**12. Repeal**

Article 8(5) of the Payment Instrument Issuer Directive No. ONPS/01/2020 is hereby repealed.

**13. Effective Date**

This Directive shall come into force on the 27<sup>th</sup> day of August 2021.

  
**Yinager Dessie (PhD)**  
Governor



Customer Photo

Annex I<sup>1</sup>

Financial Institution Name and Logo

Account Opening Form /የሂሳብ መክፈቻ ቅጽ

የፋይናንስ ተቋም ቅርንጫፍ/ Financial Institution's Branch \_\_\_\_\_

ስም ከአይ/የድርጅት ስም \_\_\_\_\_

Full Name/Name of Organization:

ከተማ/City: \_\_\_\_\_ ክ/ከተማ/Sub-city: \_\_\_\_\_ ቀበሌ/ወረዳ/Kebele/Woreda \_\_\_\_\_ የቤትቁ. /H.No \_\_\_\_\_

የቤት ስልክ/ Res. Tel.: \_\_\_\_\_ የተንቀሳቃሽ ስልክ/Mobile: \_\_\_\_\_ የቢ.ሮ ስልክ/Off.Tel.: \_\_\_\_\_

የፋክስ ቁ. /Fax: No. \_\_\_\_\_ የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_ ኢ-ሜይል/ Email: \_\_\_\_\_

የሙ. ዓይነት..... የሙ.ቁ. /የምዝገባ ቁ./..... የሰጠው አካል

ID type \_\_\_\_\_ ID No./Registration No \_\_\_\_\_ Issued by \_\_\_\_\_ የታ.መ.ቁ./TIN No. \_\_\_\_\_ ጾታ/Gender: \_\_\_\_\_ ዜግነት/Nationality: \_\_\_\_\_ የትውልድ ቀን/Date of Birth (for individual): \_\_\_\_\_ የድርጅት ምስረታ ቀን/Organization Establishment Date \_\_\_\_\_

የሥራ ዓይነት/Occupation \_\_\_\_\_ የሥራ ሃላፊነት/Position \_\_\_\_\_ ቀጣሪ ድርጅት/Employer \_\_\_\_\_ ወርሀዊ ገቢ./Average Monthly Income \_\_\_\_\_ ዓመታዊ ገቢ./Average Annual Income \_\_\_\_\_

የሂሳብ ዓይነት /Account Type/Saving/Cheque/Mobile Wallet \_\_\_\_\_

ፊርማ /Signature \_\_\_\_\_

በጥምር ለሚከፈቱ ሂሳቦች/ For Joint and/or Account

የ2ኛ አመልካች /2<sup>nd</sup> Applicant ስም ከአይ/የድርጅት ስም \_\_\_\_\_

Full Name:/Name of Organization \_\_\_\_\_

ከተማ/City: \_\_\_\_\_ ክ/ከተማ/Sub-city: \_\_\_\_\_ ቀበሌ/ወረዳ/Kebele/Woreda \_\_\_\_\_ የቤትቁ. /H.No \_\_\_\_\_

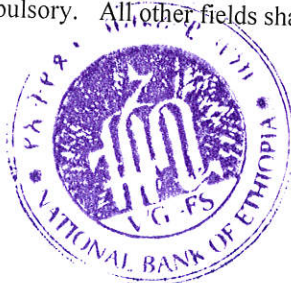
የቤት ስልክ/ Res. Tel.: \_\_\_\_\_ የተንቀሳቃሽ ስልክ/Mobile: \_\_\_\_\_ የቢ.ሮ ስልክ/Off.Tel.: \_\_\_\_\_

የፋክስ ቁ. /Fax: No. \_\_\_\_\_ የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_ ኢ-ሜይል/ Email: \_\_\_\_\_

የሙ. ዓይነት..... የሙ.ቁ. /የምዝገባ ቁ./..... የሰጠው አካል

ID type \_\_\_\_\_ ID No./Registration No \_\_\_\_\_ Issued by \_\_\_\_\_ የታ.መ.ቁ./TIN No. \_\_\_\_\_ ጾታ/Gender: \_\_\_\_\_ ዜግነት/Nationality: \_\_\_\_\_

<sup>1</sup> Note: TIN shall be compulsory only for business persons, Fax shall be optional for all types of depositors, at least one tel number (home, mobile or office) is compulsory. All other fields shall be compulsory.



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የትውልድ ቀን/Date of Birth: \_\_\_\_\_

የሥራ ዓይነት/Occupation \_\_\_\_\_

የስራ ሃላፊነት/Position \_\_\_\_\_ ቀጣሪ

ድርጅት/Employer \_\_\_\_\_

ወርሀዊ ገቢ/Average Monthly Income \_\_\_\_\_

ዓመታዊ ገቢ

/Average Annual Income \_\_\_\_\_

የሂሳብ አይነት /Account Type/Saving/Current/Mobile Walet \_\_\_\_\_

ፊርማ /Signature \_\_\_\_\_

**የሂሳብ የማንቀሳቀሻ ትዕዛዝ/ Operation Instruction**

በአንድ ፊርማ የሚንቀሳቀስ

Individual Signatory

በጋራ የሚንቀሳቀስ

Joint Signatories

የተለየ ትዕዛዝ

Others

ፊርማ /Signature \_\_\_\_\_

የ3ኛ አመልካች /2<sup>nd</sup> Applicant ስም ከነአያት/የድርጅት ስም \_\_\_\_\_

Full Name:/Name of Organization \_\_\_\_\_

ከተማ/City: \_\_\_\_\_

ክ/ከተማ/Sub-city: \_\_\_\_\_

ቀበሌ/ወረዳ/Kebele/Woreda \_\_\_\_\_

የቤት ቁ.

/H.No \_\_\_\_\_

የቤት ስልክ/ Res. \_\_\_\_\_

Tel.: \_\_\_\_\_

የተንቀሳቃሽ

ስልክ/Mobile: \_\_\_\_\_

የቤ.ሮ

ስልክ/Off.Tel.: \_\_\_\_\_

የፋክስ ቁ. /Fax: No. \_\_\_\_\_

የፖ.ሣ.ቁ. / P.O.Box: \_\_\_\_\_

ኢ-ሜይል/ Email: \_\_\_\_\_

የሠ. ዓይነት..... የሠ.ቁ. /የምዝገባ ቁ./.

ID No./Registration No

የሰጠው አካል

ID type

የታ.ሠ.ቁ./TIN No. \_\_\_\_\_

ጾታ/Gender: \_\_\_\_\_

ዜግነት/Nationality: \_\_\_\_\_

የትውልድ ቀን/Date of Birth: \_\_\_\_\_

የሥራ ዓይነት/Occupation \_\_\_\_\_

የስራ ሃላፊነት/Position \_\_\_\_\_

ቀጣሪ

ድርጅት/Employer \_\_\_\_\_

ወርሀዊ ገቢ/Average Monthly Income \_\_\_\_\_

ዓመታዊ ገቢ

/Average Annual Income \_\_\_\_\_

የሂሳብ አይነት /Account Type/Saving/Cheque/Mobile Wallet \_\_\_\_\_

ፊርማ /Signature \_\_\_\_\_

**የሂሳብ የማንቀሳቀሻ ትዕዛዝ/ Operation Instruction**

በአንድ ፊርማ የሚንቀሳቀስ

Individual Signatory

በጋራ የሚንቀሳቀስ

Joint Signatories

የተለየ ትዕዛዝ

Others

ፊርማ /Signature \_\_\_\_\_

የሚፈልጉትን የኢ-ፔይመንት አገልግሎት ይምረጡ/would you select/tick the E-payments you prefer to use?

1. ኤ.ቲ.ኤም ካርድ -----

ATM Card

አልፈልጋለሁ

አልፈልግም

2. ሞባይል ባንክንግ-----

Mobile Banking

አልፈልጋለሁ

አልፈልግም

3. አንተርኔት ባንክንግ -----

Internet Banking

አልፈልጋለሁ

አልፈልግም



Handwritten signature

**Annex II**

**Financial Institution's Name and Logo**

የፋይናንስ ተቋም ቅርንጫፍ/ Financial Institution's Branch .....	<b>ከሂሳብ ወደ ሂሳብ የገንዘብ ማስተላለፊያ ቅፅ</b> <b>Account To Account Transfer Instruction Form</b>
---	--

ቀን/Date \_\_\_\_\_

- |  |  |
|--|--|
|  | የቁጠባ ሂሳብ/Saving Account                          |
|  | የተንቀሳቃሽ ሂሳብ/Demand Deposit Account               |
|  | ልዩ ልዩ የተንቀሳቃሽ ሂሳብ/Special Demand Deposit Account |

የተቀናሽ ሂሳብ ቁጥር/Debit Account Number	
ሂሳብ ባለቤት ስም ከነ አያት/Name of Account Holder (with surname)	
የገንዘብ መጠን በፊደል/ Amount in Word	
የገንዘብ መጠን በአሃዝ/Amount in Figure	
ገንዘብ ገቢ የሚደረግለት ሂሳብ ቁጥር / Beneficiary's Account Number	
ገንዘብ ገቢ የሚደረግለት ቅርንጫፍ/ Name of Beneficiary's branch	
የሂሳብ ባለቤት ስም ከነ አያት /Beneficiary's Name (with surname)	

የክፍያ ምክንያት/Payment Narrative	
የአመልካች ፊርማ/ Applicant's Signature	

ማሳሰቢያ:- ይህ ከሂሳብ ወደ ሂሳብ ማስተላለፊያ ተቀናሽ የሚደረገው የሂሳብ ባለቤቱ/ሀጋዊው/ በአካል ተገኝቶ ከመታወቂያ ጋር ሲቀርብ ነው። ነገር ግን እንደ ማተላለፊው ገንዘብ መጠን ሁኔታ መታወቂያ ላይጠየቅ ይችላል።

Note: This account to account transfer shall take place on physical presence of the account owner, and ID card may be requested in consideration of amount of transfer.



*Handwritten signature*

**Annex III**

**Name of the Financial Institution and Logo**

የጥሬ ገንዘብ ገቢ ማድረጊያ ቅፅ

CASH DEPOSIT VOUCHER

ቅርንጫፍ/Branch \_\_\_\_\_ ቀን /Date \_\_\_\_\_

የሂሳብ ባለቤት ስም ከነ ስያት  
Name of Account Holder (with Surname)  
የሂሳብ ቁጥር/  
Account No.


**Denominations:**

	ብር Birr	ሣንቲም Cents
Birr 200 X		
100 X		
50 X		
10 X		
5 X		
1 X		
0.50 X		
0.25 X		
0.10 X		
0.05 X		
0.01 X		
<b>Total</b>		

የቁጠባ ሂሳብ Saving Account	
የተንቀሳቃሽ ሂሳብ Current Account	
ልዩ የተንቀሳቃሽ ሂሳብ Special Demand Deposit Account	

የብር መጠን በፊደል Amount in word	
የገንዘብ ምንጭ Source of Proceeds	

የአስገቢው ስም ከነ ስያት//Deposited By..... የስልክ ቁጥር /Tel. Number ..... ፊርማ /Signature.....

ይህ የገንዘብ ገቢ ማድረጊያ ቅፅ እንደ ደረሰኝ አያገለግልም/ This Deposit Form Cannot be used as Receipt



*Handwritten signature*

Annex IV

Name of the Financial Institution and Logo

ቀን/Date \_\_\_\_\_

ገንዘብ ወጪ ማድረጊያ ቅፅ  
CASH WITHDRAWAL FORM

ቅርንጫፍ  
Branch \_\_\_\_\_

የሂሳብ ባለቤት ስም ከነ አያት  
Account Holder (with surname) \_\_\_\_\_

ብር በፊደል  
Birr in word \_\_\_\_\_

ብር በአሃዝ  
Birr in figure \_\_\_\_\_

አንዱን ይምረጡ  
Select only one

- የቁጠባ ሂሳብ
- Saving Account
- የተንቀሳቃሽ ሂሳብ
- Demand/Current Deposit Account
- ልዩ ተቀማጭ ሂሳብ
- Special Demand Deposit Account

የሂሳብ ቁጥር  
Account No. \_\_\_\_\_

የሂሳብ ባለቤት/ባለቤቶች ፊርማ 1. \_\_\_\_\_

Account Holder(s) Signature (s) 2 \_\_\_\_\_

3. \_\_\_\_\_

ማሳሰቢያ:

የሂሳብ ደብተሩ ከዚህ ማዘገፍ ጋር ተያይዞ መቅረብ አለበት።  
Pass Book must accompany this voucher.



*Handwritten signature*



**Annex V**

**Name of the Financial Institution and Logo**

የፔክ ማስገቢያ  
CHECK DEPOSIT FORM

ቅርንጫፍ  
Branch \_\_\_\_\_ ቀን/Date \_\_\_\_\_



የሂሳብ ቁጥር/Account Number \_\_\_\_\_  
የሂሳብ ባለቤት ስም ከነአያት/Name of A/C Holder (with surname) \_\_\_\_\_

- የፔክ ሂሳብ/Checking Account
- የቁጠባ ሂሳብ/Saving Account
- የብድር ክፍያ/Loan Repayment
- ሌሎች/Others

ፔኮች በዝርዝር ተስተካክለው ይሞሉ /Please List Each Check Separately

ተ.ቁ S.No.	የፔክ ቁጥር Check Number	የሂሳብ ቁጥር Account Number	ከፋይ ባንክ/ ቅርንጫፍ Drawee Bank/Branch	ብር Birr	ሳንቲም Cents
የፔክ ዋጋ ድምር Total Check Value					

እነዚህ ፔኮች በሂሳብ እንደተቀማጭ የሚቆጠሩት ተጣርተው ሂሳብ ውስጥ ከገቡ በኋላ ነው። /Check Deposits are subject to clearance and shall not be available for immediate withdrawal.

የገንዘብ ልክ በፊደል/Amount in Word \_\_\_\_\_

የአስገቢው ስም ከነአያት/ /Deposited By \_\_\_\_\_ ስልክ ቁጥር/Telephone Number \_\_\_\_\_

ፊርማ/Signature \_\_\_\_\_



*[Handwritten signature]*



Annex VI: RTGS Customer Transfer Order Form

በባንኮች (በተቋማት) መካከል ለሚደረግ የደንበኞች ገንዘብ ማስተላለፊያ የማዘዣ ቅጽ

Branch  
ቅርንጫፍ

Date  
ቀን

Please transfer the stated amount by debiting my/our account to under mentioned bank, branch, and account through (RTGS/MT103) as per this transfer order form

ከስር የተጠቀሰውን ገንዘብ በRTGS/MT103 አማካኝነት ወደ ተጠቀሰው የባንክ ሂሳብ ከሐ.ሳቤ/ከሐ.ሳባችን ተቀንሶ በማዘዣ ቅጹ መሰረት እድታስተላልፋልኝ/ን በትህትና ጠይቃለው/እንጠይቃለን።

Ordering customer's Name

የላኪው ስም \_\_\_\_\_

A/C No. Ordering's

Branch

የላኪው ሐ.ሳብ ቁጥር

ቅርንጫፍ

Beneficiary's Name

የተከፋይ ስም \_\_\_\_\_

Account with institution/Bank/

A/C No. Beneficiaries

የሚላክለት ባንክ

የተከፋይ ሐ.ሳብ ቁጥር

Beneficiaries Bank Branch

የተከፋይ ባንክ ቅርንጫፍ \_\_\_\_\_

Instructed Amount in figure

የሚላከው ገንዘብ በአሃዝ \_\_\_\_\_

Instructed Amount in words

የሚላከው ገንዘብ በፊደል \_\_\_\_\_

❖ Amount to be transferred includes charges and debited from the ordering customer's account.

የሚላከው ገንዘብ የአገልግሎት ክፍያ ከላኪው ሂሳብ የሚቀነስ ይሆናል።

Signature of the customer/by order of

የላኪው ደንበኛ ፊርማ \_\_\_\_\_

Please stamp here

(If it's an organization/firm) or if applicable)

Telephone. No.

ስልክ ቁጥር \_\_\_\_\_

Address

አድራሻ \_\_\_\_\_

**For Bank use only**

Verified by	Posted by	Checked by	Authorized by



*Handwritten signature*



**Annex VII: EATS-ACH Credit Transfer Customer Transfer Order Form**  
**በባንኮች (በተቋማት) መካከል ለሚደረግ የደንበኞች ገንዘብ ማስተላለፊያ የማዘዣ ቅጽ**

Branch  
 ቅርንጫፍ

Date  
 ቀን

Please transfer the stated amount by debiting my/our account to under mentioned bank, branch, and account through (EATS-ACH / Credit Transfer) as per this transfer order form.

ከስር የተጠቀሰውን ገንዘብ በ EATS-ACH / Credit Transfer አማካኝነት ወደ ተጠቀሰው የባንክ ሂሳብ ከሐሳቤ/ከሐሳባችን ተቀንሶ በማዘዣ ቅጹ መሰረት እድታስተላልፋልኝ/ን በትህትና ጠይቃለው/እንጠይቃለን።

Ordering customer's Name  
 የላኪው ስም

A/C No. Ordering's  
 የላኪው ሐሳብ ቁጥር

Branch  
 ቅርንጫፍ

Beneficiary's Name  
 የተከፋይ ስም

Account with institution/Bank/  
 የሚላክለት ባንክ

A/C No. Beneficiaries  
 የተከፋይ ሐሳብ ቁጥር

Beneficiaries Bank Branch  
 የተከፋይ ባንክ ቅርንጫፍ

Instructed Amount in figure  
 የሚላከው ገንዘብ በአሃዝ

Instructed Amount in words  
 የሚላከው ገንዘብ በፊደል

❖ Amount to be transferred includes charges and debited from the ordering customer's account.

የሚላከው ገንዘብ የአገልግሎት ክፍያ ከላኪው ሂሳብ የሚቀነስ ይሆናል።

Signature of the customer/by order of  
 የላኪው ደንበኛ ፊርማ

Telephone. No.

ስልክ ቁጥር

Address

አድራሻ

Please stamp here  
 (If it's an organization/firm) or if applicable)

**For Bank use only**

Verified by	Posted by	Checked by	Authorized by

