

Deposit Interest Rates

Interest Payment Rate on Deposit Accounts

Account Types	Rates (per annum)
Saving Deposit	6%
Special Call Deposit	3.50% - Below 200 Million Kyats 4.50% - Above 200 Million Kyats
Fixed Deposit (1 month)	6.75%
Fixed Deposit (3 months)	7.00%
Fixed Deposit (4 months)	7.25%
Fixed Deposit (6 months)	7.50%
Happy Fixed Deposit (12 months)	7.40%
Happy Fixed Deposit (24 months)	7.90%
Happy Fixed Deposit (36 months)	8.50%
Maxima Deposit (1 month)	7.25% - Rollover/Saving 8.50% - Fresh
Maxima Deposit (3 months)	8.25% - Rollover/Saving 9.25% - Fresh
Maxima Deposit (6 months)	8.50% - Rollover/Saving 9.40% - Fresh
Maxima Deposit (9 months)	8.50% - Rollover/Saving 9.40% - Fresh
Maxima Deposit (12 months)	10.0% - Rollover/Saving 10.0% - Fresh
Maxi Cash Deposit (6 months)	9.25%
Maxi Cash Deposit (9 months)	9.25%
Maxi Cash Deposit (12 months)	9.40%
EZYCash Account	6% - Below 1,000 Million Kyats 8% - Above 1,000 Million Kyats

Foreign Account Bank Charges and Commission

Foreign Remittances	Fees	Swift Charges
Account Transfer Charges (AGD to AGD)	-	USD 2, EUR 2, SGD 3, THB 50
Account Transfer to Other Bank (Min USD-20,000/-, EUR-16,000, SGD-28,000/-, THB-100,000-)	0.125% per remit amount (Minimum USD 25, EUR 20, SGD 35, THB 125)	USD 2, EUR 2, SGD 3, THB 75
Outward Remittance Commission (Min USD-20000/-, EUR- 16000/-, SGD- 28000/-, THB-100000/-)	0.125% per remit amount, (Minimum USD 25, EUR 20, SGD 35, THB 125)	USD 2, EUR 2, SGD 3, THB 50
Inward Remittance Commission (in favour of our customer)	USD 8, EUR 7, SGD 10, THB 175	-
Stop Payment/ Amendment/ Return Payment/ Query etc.	USD 8, EUR 7, SGD 10, THB 175	USD 2, Eur 2, SGD 3, THB 75

Foreign Account Services	Fees
Account Closing Charges (i) Individual Account (ii) Company Account	USD 5, EUR 5, SGD 5, THB 150
Cash Deposit	0.3% per deposit amount
Cash Withdrawal	Free of Charge (Max withdrawal limit USD 10,000 per week)
Initial Deposit (i) Individual Account (ii) Company Account	USD, EUR, SGD 100-20, THB 1000 -500
Minimum Balance (i) Individual Account (ii) Company Account	USD 10, EUR 10, SGD 10, THB 500
SWIFT CODE	AGDBMMMY

Loan Interest Rates

Types of Loan	Interest Rates (per annum)
Overdraft (OD)	10%
Term Loan	Collateral - 10% Non- Collateral - 14.5%
Lien on Deposit	10%
Bank Guarantee	10%
Project Financing / Loan	14.5%
Home Loan	10%
Invoice Financing	Collateral - 10% Non- Collateral - 14.5%
Bill Discount Financing	3% (0-30 days) 4% (31-60 days) 5% (61-90 days)
Hire Purchase	10%
Vehicle Financing	10%

Cards & Merchant Services Fees and Charges

Debit Card (MPU-UPI)

Type of Fee	Charges
Card Issuing Fee	Free of Charge
Replacement/Re-issuing Fee	MMK 3,000
Cash Withdrawal (other bank's ATM)	0.5% of withdrawal amount

Visa Credit Card

Type of Fee	Classic	Gold	Platinum
Card Issuing Fee	MMK 10,000	MMK 20,000	MMK 40,000
Annual Fee	MMK 20,000	MMK 40,000	MMK 80,000
Cash Advance <ul style="list-style-type: none"> • AGD ATM • Other bank's ATM 		2% (Min. MMK 5,000) 2% (Min. MMK 10,000)	
Interest		13% p.a.	
Credit Usage Charge		13% p.a. on outstanding balance	
Late Re-payment Fee		2% of total outstanding balance (Min. MMK 5,000 & Max. 20,000)	
Over Limit Usage Fee		2% of extra limit usage (Min. MMK 10,000)	
Card Re-issuing Fee		MMK 10,000	
Pin Re-issuing Fee		MMK 1,000	
Min. Monthly Re-payment amount		10% (Min. MMK 20,000)	
Balance Statement Inquiry (over the counter)		MMK 2,500	
Balance Inquiry at other bank's ATM		MMK 1,000 + respective bank's service fee	

POS Terminal

Merchant Discount Rate	
Visa / Master Card / UPI / JCB	2.8 %
MPU	1%

Remittance Fees

AGD to AGD Remittance - MMK

Region	Fees
Same Region	Free of Charge
Different Region: A/C to A/C (Transfer) & Cash to A/C (Deposit) <ul style="list-style-type: none"> • 1 Lakh and below • Below MMK 10M (100 Lakhs) • Between MMK 10M - 100M • Above MMK 100M 	(Plus online fee MMK 500) MMK 100 0.05% 0.025% 0.02%
Different Region: A/C to Cash (Withdrawal) & A/C to Cash (Transfer) <ul style="list-style-type: none"> • 1 Lakh and below • Below MMK 10M (100 Lakhs) • Between MMK 10M - 100M • Above MMK 100M 	(Plus online fee MMK 500) MMK 100 0.05% 0.03% 0.025%
Any Region: Cash Remittance	0.05% + Online fee MMK 500
Special Region: Muse township	0.01% + Online fee MMK 500

Inter-Bank Remittance - MMK

Bank	Min. Fee (each side)	AGD Bank Side	Other Bank Side
CB Bank (Co-operative Bank)	1,000	0.05%	0.05%
CHID Bank	750	0.05%	0.05%
Global Treasure Bank	1,000	0.05%	0.05%
KBZ Bank	350	0.05%	0.05%
MAB (Myanmar Apex Bank)	200	0.05%	0.05%
MCB (Myanmar Citizens Bank)	1,000	0.05%	0.05%
MOB Bank	200	0.05%	0.05%
MTB (Myanmar Tourism Bank)	1,000	0.05%	0.05%
MWD (Myawaddy Bank)	1,000	0.05%	0.05%
Shwe Bank	500	0.05%	0.05%
SME Development Bank	1,000	0.05%	0.05%
A Bank	750	0.05%	0.05%
AYA Bank	Free	Free	Free
UAB (United Amara Bank)	Free	Free	Free
Yoma Bank	Free	Free	Free
MDB (Mineral Development Bank)	1,000	0.05%	0.05%
Tun Commercial Bank	1,000	0.05%	0.05%
First Private Bank	1,000	0.05%	0.05%
MEB (Myanmar Economic Bank)	1,000	0.05%	0.01% - 0.05%

Note: Additional CBM Net fee (MMK 500) Applies to all fees mentioned above.

Trade Finance

Charges and Commission

Import Business

Documentary Credits	Fees	SWIFT Charges
Letter of Credit Opening Commission (Min USD- 20000/-, EUR- 16000/-, SGD- 20000/-, THB- 400000/-)	0.25% per LC Amount : (Minimum USD 50, EUR 40, SGD 70, THB 1,000)	USD 2, EUR 2, SGD 3, THB 75
Amendmend Commission (Amount and Validity) (Min USD- 16000/-, EUR- 12000/-, SGD- 20000/-, THB- 320000/-)	0.25% per LC Amount : (Minimum - USD 40, EUR 30, SGD 50, THB 800)	USD 2, EUR 2, SGD 3, THB 75
Other Amendment	USD 40, EUR 30, SGD 50, THB 800	USD 2, EUR 2, SGD 3, THB 75
Letter of Credit Cancellation Charges	USD 30, EUR 25, SGD 40, THB 600	USD 2, EUR 2, SGD 3, THB 75
Discrepancy Acceptance Fee	USD 60, EUR 50, SGD 80, THB 1,200	USD 2, EUR 2, SGD 3, THB 75
Bill Handling Commission (Bill under Letter of Credit)	USD 50, EUR 40, SGD 70, THB 1,000	USD 2, EUR 2, SGD 3, THB 75
Bill Handling Commission (Bill under Collection) (Min USD 20,000/-, EUR- 16000/-, SGD- 28000/-, THB- 400000/-)	0.5% per Bill Amount (Minimum USD 50, EUR 40, SGD 70, THB 1,000)	USD 2, EUR 2, SGD 3, THB 75
Shipping Guarantee Issuing Commission	0.25% per Guarantee Amount (Minimum USD 50, EUR 40, SGD 70, THB 1,000)	-

Export Business

Documentary Credits	Fees	SWIFT Charges
Letter of Credit Advising Commission	USD 30, EUR 28, SGD 40, THB 900	-
Amendment Advising Commission	USD 25, EUR 23, SGD 35, THB 700	-
Letter of Credit Cancellation Charges	USD 25, EUR 23, SGD 35, THB 700	-
Bill Handling Commission	0.25% per Bill Amount (USD Max 1,000 & Min 50, EUR Max 800 & Min 40, SGD Max 1,400 & Min 70, THB Max 20,000 & Min 1500)	USD 2, EUR 2, SGD 3, THB 75

Guarantee (USD) (Based on 100% Foreign Currency Cash Margin)

Letter of Guarantee and Standby Letter of Credit	Rates	SWIFT Charges
Guarantee Issuing / Confirmation Commission	0.25% per 3 month on Guarantee amount or part there of - (minimum USD 50, EUR 40, SGD 70, THB 1,000)	USD 2, EUR 2, SGD 3, THB 75
Gurantee Advising Commission	USD 20, EUR 15, SGD 30, THB 400	USD 2, EUR 2, SGD 3, THB 75
Amendment Advising Commission	USD 15, EUR 12, SGD 20, THB 300	USD 2, EUR 2, SGD 3, THB 75
Amendment Commission (Amount and Validity)	0.25% per Guarantee Amount	-
Other Amendment Commission	USD 50, EUR 40, SGD 70, THB 1,000	-

Cash Management

Charges

Types	Fees
Payroll	MMK 150 per person
Payment Order	MMK 300
Cash Collection on Onepay	Negotiable
Cash Collection	Negotiable
Escrow Service Fee	0.4% - 0.5%

Online Banking Charges

Platform	Fees
Internet Banking: A/C Transfer (AGD to AGD)	Free of Charge
Onepay (AGD to AGD)	Free of Charge

Onepay (Inter-bank Transfer)

Bank	Per Transaction
AYA Bank	MMK 3,999
UAB (United Amara Bank)	MMK 3,999
Yoma Bank	MMK 3,999
CB Bank (Co-operative Bank)	MMK 3,999
KBZ Bank	MMK 3,999
CHID Bank	MMK 3,999
Global Treasure Bank	MMK 3,999
MAB (Myanmar Apex Bank)	MMK 3,999
MCB (Myanmar Citizens Bank)	MMK 3,999
MOB Bank	MMK 3,999
MTB (Myanmar Tourism Bank)	MMK 3,999
MWD (Myawaddy Bank)	MMK 3,999
Shwe Bank	MMK 3,999
SME Development Bank	MMK 3,999
A Bank	MMK 3,999