

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 |
| INSTACash | 4% |
| Fixed Deposit (1 month) | 7.25% |
| Fixed Deposit (3 months) | 8.25% |
| Fixed Deposit (6 months) | 8.50% |
| Fixed Deposit (9 months) | 8.50% |
| Fixed Deposit (12 months) | 10.0% |
| Maxima Deposit (1 month) | 8.50% - Rollover/Saving 8.50% - Fresh |
| Maxima Deposit (3 months) | 9.25% - Rollover/Saving 9.25% - Fresh |
| Maxima Deposit (6 months) | 9.40% - Rollover/Saving 9.40% - Fresh |
| Maxima Deposit (9 months) | 9.40% - Rollover/Saving 9.40% - Fresh |
| Maxima Deposit (12 months) | 10.0% - Rollover/Saving 10.0% - Fresh |
| Maxi Cash Deposit (1 month) | 8.50% - Rollover/Saving 8.50% - Fresh |
| Maxi Cash Deposit (3 months) | 9.00% - Rollover/Saving 9.00% - Fresh |
| Maxi Cash Deposit (6 months) | 9.25% - Rollover/Saving 9.25% - Fresh |
| Maxi Cash Deposit (9 months) | 9.35% - Rollover/Saving 9.35% - Fresh |
| Maxi Cash Deposit (12 months) | 9.75% - Rollover/Saving 9.75% - Fresh |
| EZYCash Account | 7% - Balance below MMK 50 Million 8% - Balance MMK 50 Million & Above |
| EZYCash Platinum Account | 8.5% - Balance MMK 50 Million & Above |
| enCASH (3 months) | 8.25% |
| enCASH (6 months) | 8.50% |
| enCASH (12 months) | 9.25% |
| Kyo U (3 months) | 8.50% |
| Kyo U (6 months) | 9% |
| Kyo U (12 months) | 9.35% |
| AGD Super (12 months) | 9.9% |
| AGD Lucky | 4% + 0.5% (e-money) |

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 |