



*Product &*  
**SERVICES  
CATALOGUE**



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**AwashBank**  
Nurturing Like the River



# Get on top of your money

**With More Way to Pay**

## PREFACE

At its most basic level, a Bank is a place to safely keep our money. But beyond the basics, banks usually offer a wide range of products and services designed to make managing our money a bit easier. There are plenty of banking services customers may need at different stages of life. And with digital options, they can access many of them right from their phone or laptop.

Accordingly, Awash Bank underscores the need to develop a Product catalogue where product information across lines of business and channels, specifically designed for banking products/services may be easily accessed. As such, the product catalogue contains the major product/ services list or information that enables marketing officers to map product offerings and aware customers our product menu.

As a result, a list of the Bank's products and services with some explanation has been put in the form of catalogue which may help customers to learn about the existing product & service portfolios.

## BASIC SERVICES

- Issuing CPOs
- Local Transfer services
- Cheque Clearance services
- Collection of Cash from sales outlets
- Safe deposit box services at own buildings
- ECX accounts-for member pay in and pay outs
- Standing instructions/Balance Orders
- School/Tuition fee collection Service

## REGULAR DEPOSIT PRODUCTS

- Saving deposits
- Current deposits
- Fixed deposits
- Special Saving Deposits

## SPECIAL DEPOSIT ACCOUNTS

- Lucy Women Special Saving Account
- Special Saving account for elders
- Smart Children account
- Student Solution
- Salary solution account
- Investment solution account
- Check Payment's Solution Scheme (CPSS)
- Provident Fund Solution Account

## PRODUCTS AND SERVICES FOR SME CUSTOMERS



## DIGITAL BANKING

- Awash Birr Including Mobile & Agency Banking services
- Debit Card Service via Awash Card, Visa Card, Master Card, China union pay, DCI, JCB, etc.
- Internet Banking



## FOREIGN CURRENCY ACCOUNTS

- Retention Non-Resident Foreign Currency Account (NR-FCY Account)
- Non-Resident transferable Birr Account (NR-T Birr Account)
- Non-Resident Non-Transferable Birr Account (NR-NT Birr Account),
- Non-Resident Accounts for Ethiopian Diaspora
- Accounts (for exporters and recipients of inward remittances)



## INTEREST FREE BANKING

- Wadiah Saving Deposit account
- Wadiah Current/Demand Deposit Account
- Mudarabah Saving Account
- Mudarabah Fixed Time Deposit Account
- Musharakah
- Murabaha
- Salam(Bay'As -Salam)
- Istisna
- Ijarah(Leasing)
- Local and foreign Remittance Services
- Forex Retention Accounts
- Non-Resident(NR) Accounts
- Letter of Guarantee
- Import and Export
- Labik
- Sinke (lucy)

# INTERNATIONAL BANKING SERVICES

## IMPORT

- Import by letter of Credit
- Import by cash against document
- Import by advance payment

## EXPORT

- Export by letter of credit
- Export by cash against document and consignment for perishable items
- Export by advance payment

## REMITTANCE

- Incoming Transfer through Swift
- Incoming transfer (remittance) through money transfer agents like Western union, MoneyGram, Trans fast, Xpress money, RIA, Ezremit, Doha bank, Dubai remit, Asgori, Alante, Money Trans, T &Y money Transfer, Dahabshil, Thunes, Remitly & Swiss Remit
- Outgoing transfer through Swift.
- Outgoing Transfer through Demand draft

## FOREX BUREAU SERVICES

- Buying of Foreign Currency (USD, EURO, GBP) cash notes
- Selling of Foreign Currency (USD, EURO, GBP) cash notes

## FOREIGN BANK GUARANTEE



## CREDIT SERVICES

### OVERDRAFT

- Special Overdraft to Exporters
- Temporary Overdraft Facility (exceptional)
- Overdraw from Overdraft or Current Accounts

### MERCHANDISE LOAN

- Revolving merchandise loan
- One-time merchandise loan
- Merchandise loan against warehouse receipts
- Merchandise loan against import documents

### IMPORT LETTERS OF CREDIT

- Revolving Import Letter of Credit
- One-Time Import Letter of Credit
- Advance Against Import Bills
- Merchandise loan against import documents

**Merchandise loan against import documents**

**Post- Shipment Export Credit/ Advance Against Export Bills/**

**Post- Shipment Export Credit/ Advance Against Export Bills/**

**Export Finance under Export Credit Guarantee Schemes**

### LETTERS OF GUARANTEE

- Bid Bond Guarantee
- Advance Payment Guarantee
- Performance Bond Guarantee
- Customs Bond Guarantee
- Retention Money Guarantee.
- Customs Duty Guarantee
- Suppliers' Credit Guarantees

### TERM LOAN

- Short Term Loan
- Medium Term Loan
- Long Term Loan



## TERM LOANS BY PURPOSE

- Agriculture Sector Loans
- Manufacturing Loan
- Domestic Trade and Service Loan
  - Domestic Trade Loan
  - Hotel Project Loan

## LOANS FOR INTERNATIONAL TRADE

- Export Loan (revolving credit and advances against DBE's export guarantee in addition to financing in the form of term loans, and overdraft facilities.)
- Import Loan (short-term loan or overdraft, provide letter of credit (L/C) margin)

## Construction and Real Estate Loan

## Construction Machinery Loan

## Transport Loan

## Loan for Financial Institutions

## Syndicate Financing

## Loan for Purchase of Privatized Properties

## Consumer Loan

## Loan Buy-Out

## Inter-Bank Lending

## Consumer Loan

## Loans for Sale of Foreclosed and Acquired Properties

## DIASPORA PRODUCTS

- For purchase, construction and renovation of residential house/commercial building
- For purchase of brand new/used car
- Personal Loan
- Investment Loan







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