

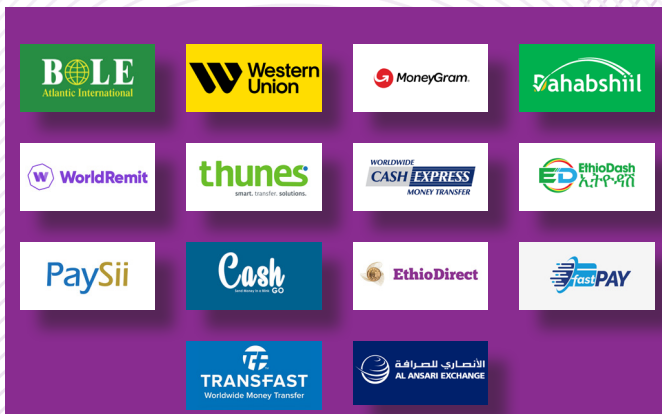
Experience the Convenience and Value of CBE's Money Transfer Services!

CBE brings you the most reliable and rewarding money transfer solutions, designed to meet the needs of our valued customers abroad. With partnerships across leading Money Transfer Operators (MTOs), we ensure seamless and secure transfers to your loved ones back home. Enjoy our exclusive incentives while using our trusted services.

Why Choose CBE for Your digital Money Transfers?

- **Trusted Partnerships:** Collaborating with EthioDirect, CashGo, FastPay, VISA Direct, and Thunes for reliable transactions.
- **Exclusive Incentives:** Take advantage of attractive rates and promotions on every transfer.
- **Seamless Experience:** Enjoy fast and secure transfers with easy access to funds at any CBE branch or agent.
- **Customer-Centric Services:** Dedicated support to make your transfers smooth and hassle-free.
- **Global Reach:** Serving your needs from abroad with excellence and care.
- Send money home with confidence and let CBE connect you with your family and dreams

Agent's Logo



A.correspondent Banking and Swift Relationship

- CBE has both correspondent (Nostro) and respondent (Vostro) banking relationship with different foreign banks.
- CBE has a correspondent account relationship with more than 37 foreign banks with 16 multi currencies (i.e. USD, Euro, GBP, AED, CHF, SEK, AED, SAR, CNY, JPY, DJF, KES...etc)
- CBE has a SWIFT bilateral arrangement (RMA) with more than 755 foreign banks or correspondent banks

B.Account Services

CBE is serving its customers with alternative FCY account options with attractive negotiable interest rate for available FCY account in the form of current account or Saving account or Fixed Time Deposit account.

Options for account Opening

- Physically at all CBE nearby branches i.e. 1950 + branches
- Digitally using 'Unite.et' from any location at preference.

The most convenient online account opening by FCY or LCY for Non Resident Ethiopian and Ethiopian origin community for accessing account and credit financing.

FCY Accounts for Resident and Non-Resident Ethiopians (Non-Resident Foreign Nationals of Ethiopian Origin)

- Ethiopian Resident FCY
- Non for Profit Organization Resident FCY
- Ethiopian Non-Resident FCY.
- Non-Resident Foreign National of Ethiopian origin FCY

C.Trade Service.

Facilitating international Export and Import Transactions and payment through Swift RMA arrangement relationship with over 755 correspondent Banks.

- Export and Import Letter of Credit advisory Service.
- Negotiation of Export Documents at freely negotiable deal rate.
- Invisible Service Payment facilitation for various service payment.
- Clean payment and receipt Service.
- Provide International Bank Guarantee Service facilitation from well-known European, USA, Asia and African Banks.
- Foreign Currency Cash Note Purchase and sales Service.
- Forex Sales by different Card Options.
- International Currency Deal at negotiable rate for cross currency and Hard currency to Birr conversion.
- Experienced Professionals for Facilitating International FDI investors need.

D. Credit Service.

CBE provides both conventional and Interest Free Banking Credit/Financing service for FCY generating customers at attractive and lower interest rate with alternative of source of repayment by Foreign Currency or Local currency

- **Export Loans:** - Attractive interest rate for short term, Medium Term and Long-term Loans in the form of Export Pre-shipment, Export Post shipment, Export Overdraft and Export Term loan.
- **Mortgage Loan for Diaspora:** - Financing loans up to 15- or 20-years at attractive interest rate with alternative Source of repayment from Foreign Currency or Local Currency by negotiation for residential house purchase or construction based on equity contribution.
- **Personal Loan for Diaspora:** - Financing loans up to 5 years for any personal use/consumption at attractive interest rate with alternative Source of repayment from Foreign Currency or Local Currency by negotiation.
- **Brand New Automobile Loan:** - Financing loans up to 10

years to purchase new automobile car for non-commercial use at attractive interest rate with alternative source of repayment from Foreign Currency or Local Currency by negotiation based on equity contribution.

- **Business Loan for Diaspora:** - medium to long term financing in the form of Project Term Loan, Working Capital term loan, Term loan for purchase/renovation of commercial as well as mixed use building, and commercial vehicle loans.

- **Project term loan:** - Financing loans up to 15 years to projects intended for commercial purpose at attractive interest rate with alternative Source of repayment from Foreign Currency or Local Currency by negotiation based on equity contribution.

- **Working capital term loan:** - Financing loans up to 5 years to working capital intended for commercial purpose at attractive interest rate with alternative Source of repayment from Foreign Currency or Local Currency by negotiation.

- **Term loan for purchase/renovation of commercial/ mixed use building:** - Financing loans up to 15 years to working capital intended for commercial purpose at attractive interest rate with alternative Source of repayment from Foreign Currency or Local Currency by negotiation based on equity contribution.

- **Brand New Commercial Vehicle Loan:** - Financing loans up to 10 years to purchase new automobile car for commercial purpose at attractive interest rate with alternative source of repayment from Foreign Currency or Local Currency by negotiation based on equity contribution.

Further Reference and Contact

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www.facebook.com/combanketh.com

<https://combanketh.et> /twitter.com/combankethiopia

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Conventional Remittance Services

- CBE has been working with more than 20 Money Transferring Organizations worldwide.
- CBE is facilitating payments received from senders and execute the remittances by means of crediting directly to beneficiary account or CBEBirr wallet or cash pick up method.
- Currently, majority of CBE's remittance partners have completed the Direct account integration with CBE and other bank integration in a successful manner.

List of Remittance agents

S. No	Transfer Agent	Country Of Origin	Mode Of Payment
1	Bole Atlantic International	America, Australia Europe	Cash and to account
2	Western Union	World Wide	Cash pick up
3	Transfast Remittance/ Mastercard	World Wide	Cash and to account
4	Dahabshiil Money Transfer	World Wide	Cash and to account
5	Thunes	World Wide	Cash and to account
6	Money Gram	World Wide	Cash pick up
7	World Remit	London And Canada	Cash pick up
8	Al Ansari Exchange/Cash Express	United Arab Emirates	Cash and to account
9	Lari Exchange	United Arab Emirates	To Account
10	World Wide Cash Express	United State Of America	Cash pick up
11	Capital Service/Pacco Money	Switzerland	Cash pick up
12	Bole Market	Digital Money Transfer	To account
13	Awash Direct	USA	Cash Pick up
14	Royal Inc	USA	Cash Pick up
15	Safari Pay (paysii)	USA	To account

Digital Remittance Services

1	Ethio- direct	Digital Money Transfer	To Account
2	Cash go	Digital Money Transfer	To Account
3	Fast Pay LLC	Digital Money Transfer	To Account
4	FloCash Limited	Digital Money Transfer	To Account
5	VISA direct	Digital Money Transfer	To Account
6	Ethio Dash	Digital Money Transfer	To Account



EthioDirect

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