

Fees & Charges

(Updated 15th July 2022)

The rates quoted in this tariff sheet are indicative only and subject to change from time to time.

1.	Current Account	
	Account maintenance fees	Free of Charge (FOC)
	Service fees	Free of Charge (FOC)
	Printed monthly statement	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	A/C closure within 6 months	MMK 1,000
	Cheque book fees (25 leaf) (NPT/YGN/MDY Clearing Zone)	MMK 8,000
	Cheque book fees (25 leaf) (Other Zone)	MMK 3,000
	Stamp duty on cheque book MMK (25 leaf)	MMK 125
	Stamp duty on cheque book USD (25 leaf)	Free of Charge (FOC)
	Cheque clearing fees	MMK 300 per transaction

2.	Foreign Currency Account	
	Cheque book fees (25 leaf)	USD 3
	Deposit fees	A fee is imposed for cash deposits and notified weekly
	Withdrawal fees	1 (USD/SGD/EUR/YUAN)
	Account transfer	2 (USD/SGD/EUR/YUAN)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Account closure charges	Company 10 (USD/EURO/SGD) Individual 5 (USD/EURO/SGD)

3.	Savings Account	
	Passbook fees	Free of Charge (FOC)
	Additional passbook fees	MMK 1,000
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Duplicate passbook	MMK 1,000
	Account closure within 6 months	MMK 1,000

4.	e saving Account	
	Passbook fees	MMK 1,000
	Card issuing fees	MMK 3,000
	Card Issuing fees (Payroll)	Free of Charge (FOC)
	Card annual fees	MMK 3,000 (1st year annual fee waived)
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Duplicate passbook	MMK 1,000
	Account closure within 6 months	MMK 1,000

5.	uab Zeegwat Account	
	Passbook fees	MMK 1,000
	Card issuing fees	Free of Charge (FOC)
	Card annual fees	MMK 3,000 (1st year annual fee waived) Monthly average balance MMK 100,000 (waived)
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Duplicate passbook	MMK 1,000
	Account closure within 6 months	MMK 1,000

6.	Call Account	
	Passbook fees	Free of Charge (FOC)
	Additional passbook fees	MMK 1,000
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Duplicate passbook	MMK 1,000
	Account closure within 6 months	MMK 1,000

7.	Fixed Deposit Account	
	Passbook fees	MMK 1,000
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Duplicate passbook	MMK 1,000

8.	Debit Card	
	Issuing fees	MMK 3,000 (USD 2 for USD Account) (FOC for Zeegwat Account)
	Annual fees	MMK 3,000 (USD 2 for USD Account) (1st year annual fee waived)
	Initial deposit	MMK 10,000
	Minimum balance	MMK 1,000
	PIN Re-issuance	MMK 1,000 (USD 1 for USD Account)
	Card lost/replacement fees	MMK 3,000 (USD 2 for USD Account)
	Cash withdrawal	Free at uab bank ATM, withdrawal fee applied for other banks' ATM
	Balance inquiry (ATM)	Free at uab bank ATM, fees applied at other banks' ATM
	Printed monthly statement	Free of Charge (FOC)
	Additional statement (per sheet)	MMK 200
	Mark-up fees	Fees will be varied as per current exchange rate

9.	Credit Card	
	Issuing fees (Platinum)	MMK 50,000 (Supplementary Card: MMK 25,000)
	Issuing fees (Gold)	MMK 25,000 (Supplementary Card: MMK 15,000)
	Annual fees (Platinum)	MMK 120,000 (Supplementary Card: MMK 60,000)
	Annual fees (Gold)	MMK 60,000 (Supplementary Card: MMK 30,000)
	PIN re-issuance	MMK 3,000
	Card lost/replacement fees	MMK 15,000
	Interest	13% (p.a)*
	Credit usage charges	13% (p.a)*
	Cash advance	2% of cash amount (min MMK 3,000) and 3.25% interest / month
	Late fees	A minimum of MMK 10,000 or 10% of total outstanding balance as at statement date (whichever is higher), up to a maximum of MMK 20,000
	Balance inquiry (ATM)	MMK 1,000
	Balance statement inquiry (Over the counter)	MMK 3,000
	Mark-up fees	Fees will be varied as per current exchange rate

10.	Prepaid Card	
	Issuing fees	MMK 8,000
	Annual fees	MMK 8,000 (1st year annual fee waived)

	Initial deposit	MMK 10,000
	Minimum balance	MMK 10,000
	PIN re-issuance	MMK 1,000
	Card lost/replacement fees	MMK 8,000
	Cash withdrawal	Free at uab bank ATM, withdrawal fee applied for other banks' ATM
	Balance inquiry (ATM)	Free at uab bank ATM, fees applied at other banks' ATM
	Balance statement inquiry (Over the counter)	MMK 1000
	Top-up limit	minimum MMK 10,000 and maximum MMK 5,000,000 (or equivalent in foreign currency)
	Cancellation fees	MMK 2,000
	Mark-up fees	Fees will be varied as per current exchange rate

11.	Gift Card	
	Issuing fees	New Colorful Gift Card – MMK 10,000 Personalized Gift Card - MMK 12,800
	Annual fees	MMK 10,000 (1st year annual fee waived)
	Initial top-up limit before registration	MMK 10,000 (Minimum) MMK 1,000,000 (Maximum)
	Top-up limit after registration	MMK 10,000 (Minimum) MMK 3,000,000 (Maximum)
	Card lost/replacement fees	New Colorful Gift Card – MMK 10,000 Personalized Gift Card - MMK 12,800
	Balance statement inquiry (Over the counter)	MMK 1,000
	Mark-up fees	Fees will be varied as per current exchange rate

12.	SMS Alerts	
	All withdrawals & transfers	MMK 6,000 per year
	All withdrawals & transfers of MMK 500,000 and above	MMK 3,000 per year
	All deposit transactions	MMK 16 per transaction

13.	Trade Finance Charges	
	A. Remittance	
	Outward remittance	0.125% on amount (Min USD 25) USD 5 for SWIFT charges
	Inward remittance	USD 10
	Inward remittance (full credit request)	USD 35 (collected from remitting bank)

	Stop payment, amendment, return payment, enquiry	USD 25 + USD 5 for SWIFT charges + Other bank charges
	Fund transfer (uab to uab)	USD 2
	B. Import	
	L/C opening	0.25% on LC amount per 3 months or part thereof (Min USD 50) USD 10 for SWIFT charges
	L/C extension or amount increment	0.25% on amount per 3 months or part thereof (Min USD 50) USD 10 for SWIFT charges
	L/C other amendments	USD 40 + USD 10 for SWIFT charges
	L/C cancellation	USD 30 + USD 10 for SWIFT charges + Other bank charges
	Bill handling- bills under L/C	USD 50 + USD 10 for SWIFT charges
	Bill handling-bills under documentary collection	0.50% on bill amount (Min USD 50) USD 10 for SWIFT charges
	Usance acceptance-bills under L/C	0.15% on bill amount per month (-) cash margin (no charges for 100% cash margin)
	Discrepancies acceptance	USD 60
	C. Export	
	L/C advising	USD 30 + USD 10 for SWIFT charges
	L/C amendment advising	USD 25 + USD 10 for SWIFT charges
	L/C cancellation	USD 25 + USD 10 for SWIFT charges
	Bill handling (under L/C & documentary collection)	0.125% on bill amount (Min USD 50) USD 10 for SWIFT charges
	Inward TT	USD 10
	D. Bank Guarantees	
	Guarantee issuing	0.25% on BG amount per 3 months or part thereof (Min USD 50 or MMK 5,000) for FCY and LCY BG respectively USD 10 for SWIFT charges
	Guarantee amendment (extension/amount increment)	0.25% on amount per 3 months or part thereof (Min USD 50 or MMK 5,000 for FCY and LCY BG respectively) USD 10 for SWIFT charges
	Guarantee other amendments	USD 50 or MMK 5,000 for FCY and LCY BG respectively USD 10 for SWIFT charges
	Guarantee advising	USD 20 USD 10 for SWIFT charges
	Guarantee amendment advising	USD 15 USD 10 for SWIFT charges

	Guarantee cancellation	Free of Charge (FOC)
	BG with lien on deposits (call & savings) for cash margin	0.25% on amount per 3 months or part thereof or (Min USD 50 or MMK 5,000 for FCY and LCY BG respectively)
	BG with lien on fixed deposits for cash margin	0.375% on amount per 3 months or part thereof (Min USD 75 or MMK 7,500 for FCY and LCY BG respectively)
	Shipping guarantee	0.25% on amount per 3 months or part thereof or (Min USD 50) <i>Note: Shipping guarantee is issued only against L/C issued by uab.</i>
	E. International Money Transfer	
	Western Union inward- receive money	No charges
	Western Union outward- send money	USD 25 or MMK 32,000 per transaction from sender
	RIA inward- receive money	No charges
	KRUNG THAI inward- receive money	No charges

14.	Interbranch Transfers (IBT)	
	<u>Same Region</u>	
	Deposit	Free of Charge (FOC)
	Withdrawal	Free of Charge (FOC)
	Account to account transfer	Free of Charge (FOC)
	<u>Different Region</u>	
	Deposit	Free of Charge (FOC)
	Withdrawal	Min MMK 200 + 0.05% + MMK 500
	Account to account transfer	Free of Charge (FOC)
	<u>Special Region</u>	
	Deposit	Free of Charge (FOC)
	Withdrawal	Min MMK 200 + 0.10% + MMK 500
	Account to account transfer	Free of Charge (FOC)

15.	Internal Remittance (uab to uab)	
	Normal branches	
	Cash to cash (pay to ID)	0.05%
	Account to account transfer	0.025% Min MMK 200 Online Charge MMK 500
	Special branches (To Muse)	0.10% Min MMK 200 Online Charge MMK 500
	Special branches (From Muse)	Free of Charge (FOC)

16.	CBM Net Transfer Fees (CCT)	
	<u>Inward</u>	
	Normal cities	Free of Charge (FOC)
	<u>Outward</u>	
	Normal cities	Up to MMK 30 mil - MMK 3,000 Above MMK 30 mil - 0.01%

17.	Other Charges	
	Issue of balance certificate	MMK 3,000
	Audited confirmation documents / certificates	MMK 20,000
	Audit confirmation via SWIFT	USD 30
	Courier or delivery charges (where required)	As per service provider
	CCTV recording request (for ATM cards)	MMK 5,000

18.	Other services	
	Electricity bill payment service charges (per meter)	MMK 100 per meter
	Payroll service charges	MMK 150 per transaction
	Payroll service charges (zeegwat customer)	Free of Charge (FOC)
	Payment order service fees	min 100, 0.1%

19.	Dormancy Fees	
	For MMK account	MMK 3,000 per year
	For other currencies account	USD 3 equivalent per year

Note: Account dormancy fees will be collected only for new accounts and effective from 1st June 2022.