Basic Information for Ethiopians in the Diaspora

Ministry of Foreign Affairs
Diaspora Engagement Affairs General Directorate
September, 2011
“Ethiopians in the Diaspora need to further consolidate their efforts and do their part for the efficient implementation of the GTP, a plan which aims at extricating the country out of poverty.”
February 2011
H.E. Prime Minister Meles Zenawi
“Ethiopians in the Diaspora should contribute their share, so that they can enjoy a life time experience at the success that the country will register at the completion of the ongoing five year GTP.”

January 2011

H.E. Hailemariam Desalegn
Deputy Prime Minister and Minister of Foreign Affairs
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The Government of Ethiopia has been taking different measures to ensure that the knowledge, experience, skills, and financial resources of Ethiopians in the Diaspora contribute to national growth. The potential role of the Ethiopian Diaspora in development efforts has, in recent years, won unprecedented recognition from the Ethiopian government. This interest in the actual and potential contribution of the Diaspora to development in Ethiopia is manifest in the explicit reference to the role of the Diaspora in the Country’s poverty reduction program, including the recognition of the positive impact that remittances have on the country’s service account and in facilitating mechanisms to encourage direct investment from Ethiopians abroad.

In order to make the meaningful contribution to the development of the country, the Ethiopian Diaspora needs to overcome the major challenges of lack of accurate and up to date information about the country’s development policies and programs. The main purpose of this “Basic Information for Ethiopians in the Diaspora” is to help fill the information gap and make more information available in one book to enable them channel their initiatives and efforts.

2. Diaspora Engagement Affairs Directorate General

Diaspora Engagement Affairs General Directorate, the former Ethiopian Expatriate Affairs General Directorate, was established in January 2002 within the Ministry of Foreign Affairs with a view to working closely with Ethiopian in the Diaspora and facilitating their activities in Ethiopia. Its aim is to ensure that Diaspora issues are seriously considered in the country’s development endeavors.

The stated objectives of the General Directorate are to:

- Serve as a liaison between different federal Ministries, regional Diaspora coordinating offices and Ethiopians in Diaspora;
- Encourage the active involvement of the Ethiopians in Diaspora in socio-economic activities of the country;
- Mobilize the Ethiopian community abroad for a sustained and organized image building.

The General Directorate seeks to disseminate accurate information to the Ethiopian community abroad through various media outlets and to keep them informed of issues relevant to them. It also conducts research to inform policy regarding the Diaspora’s increased participation in nation’s development endeavors.

Address

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Organizational Structure

Diaspora Engagement Affairs
Director General

Diaspora Information and Research Director

Diaspora Participation Director
3. **Investment Procedures in Ethiopia**

The Ethiopian Investment Agency (EIA) is the government organ responsible for promoting, coordinating and facilitating foreign investment in the country. It is a one-stop-shop for all investors in Ethiopia, and renders the following services:

- Provides the necessary information required by investors;
- Approves and issues investment permits to foreign investors;
- Provides trade registration services to foreign investors;
- Issues operating licenses to approved foreign investments;
- Notarizes Memorandum of Association and Articles of Association;
- Grades construction contractors;
- Approves and registers technology transfer agreements;
- Registers export-oriented non-equity based foreign enterprise collaborations;
- Provides advisory and aftercare services to investors;
- Approves expatriate posts and issues work permits to foreign employees; and
- Facilitates the acquisition of land and utilities by foreign investors.

A foreign investor who plans to engage in Investment in Ethiopia, or a domestic one or a partnership of foreign and domestic investors: all these need to know the investment procedures to follow to apply for investment permit to invest in Ethiopia or to expand or upgrade their existing investments. The investment procedures in Ethiopia are also laid out in the proclamations and regulations.
These procedures have been taken out of


However, it’s advisable that a reader have access to these documents for a comprehensive understanding of the existing proclamations and regulations.

**Investment Permit:**

The following investors shall be required to obtain investment permits:

- Foreign investors;
- Foreign nationals, excluding Ethiopians by birth, taken for domestic investors pursuant to Article 2(5) of this Proclamation;
- Domestic investors investing in areas eligible for incentives;
- Domestic and foreign investors making investments in partnerships.

**Application for Investment Permit:**

**By a domestic investor:**

The application shall be made in a form designed for such purpose and submitted together with the following documents (the application form and the documents have to be submitted in two copies, where they are submitted to the Agency, or in one copy, where they are submitted to Regional Investment Organs).

- Where the application is signed by an agent, a photocopy of his power of attorney;
• Where the investment is to be made by an individual person, a photocopy of his identity card, or a photocopy of the certificate evidencing his domestic investor status and his recent two passport size photographs;

• Where the investment is to be made by a business organization, photocopies of its memorandum of association and Articles of Association; or where the business organization is newly established, in addition, it shall submit photocopies of the shareholders’ identity cards, or photocopies of the certificates evidencing their domestic investor status;

• Where the investment is to be made by a public enterprise, a photocopy of the Regulation under which it is established or a photocopy of its memorandum of association and Articles of Association;

• Where the investment is to be made by a cooperative society, a photocopy of its Articles of Association.

By a Foreign Investor:

The application shall be made in a form designed for such purpose and submitted together with the following documents:

• Where the application is signed by an agent, a photocopy of his power of attorney;

• Where the investment is to be made by an individual person, a photocopy of the pages of valid passport showing his identity and his recent two passport size photographs;
• Where the investment is to be made by a business organization, photocopies of its memorandum of association and Articles of Association; or where the business organization is newly established, in addition, it shall submit photocopies of the shareholders’ valid passports showing their identity.

• Where the investment is to be made by a branch of a foreign business organization in Ethiopia, photocopies of its memorandum of association and Articles of Association or a similar document of the parent company; and

• And where it’s a joint investment by domestic and domestic foreign investors, in addition to the documents provided in the above third list, photocopies of the identity cards, or photocopies of the certificates evidencing the domestic investor status of the investor as the case may be.

For Expansion or Upgrading of an Existing Enterprise:

The application shall be made in a form designed for such purpose and submitted together with the following documents:

• Where the application is signed by an agent, a photocopy of his power of attorney;

• Where the investment is made by a business organization, photocopies of its memorandum of association and Articles of Association; and

• Photocopy of a valid business license of the existing enterprise.
4. Investment Incentives in Ethiopia

One of the steps taken by the government to enhance Investment in Ethiopia is the provision of investment incentives. This page contains details on the incentives as laid out by the Council of Ministers.

These Incentives have been taken out of

**Council of Ministers Regulations No. 84/2003 or 84/1995 EC on Investment Incentives and Investment Areas Reserved for Domestic Investors and its amendment Regulation No. 146/2008 or 146/2000 EC.**

The Ethiopian Government provides investment incentives. Under Exemption from income tax there are:

**Investment Activities Eligible for Income Tax Exemption**

1. Where an investor engaged in manufacturing or agro-industrial activities, or investment areas of information and communication technology development or the production of agricultural products to be determined by directives to be issued by the Investment Board;

   • Exports 50% /(fifty percent) of his/her products or services; or

   • Supplies 75% (seventy five percent) of his/her product to an exporter as a production or service input; he/she shall be eligible for income tax exemption for 5 years.
2. Notwithstanding the provisions of list 1 above, the Board may, under special circumstances, grant income tax exemption for a period not longer than 7 years. However, the granting of income tax exemption for a period longer than 7 years requires the decision of the Council of Ministers.

3. An investor engaged in activities mentioned in list 1 above and who exports less than 50% (fifty percent) of his products or services, supplies his products or services only to the domestic market shall be eligible for income tax exemption for 2 years.

4. Notwithstanding the provision of list 1 above, the Board may, under special circumstances, grant income tax exemption for a period not longer than 5 years.

5. Notwithstanding the provision of list 3 above, directives issued by the Board may prohibit exemption from income tax with respect to an investor who supplies his products or services only to the domestic market.

6. Notwithstanding the provisions of lists 1 and 3 above, an investor who exports hides and skins after processing up to crust level may not be entitled to incentives provided therewith.

7. Notwithstanding the provisions of the above lists, where the investment is in relatively under-developed regions such as Gambella, Benishangul and Gumz, South Omo, in Afar Zones to be determined by the Board, Somali and other regions to be determined by the Board, the investor shall be eligible for income tax exemption for an additional 1 year period.

8. The income tax exemption under the provisions of the above lists shall be effective when the investor provides the information for the relevant revenue collecting institution and its validity is ascertained for each income tax period.
Income Tax Exemption for Expansion or Upgrading of an Existing Enterprise:

An investor engaged in activities mentioned under the provisions of list 1 above who exports at least 50% (fifty percent) of his products and services and increases, in value, his/her products or services by 25% shall be eligible for income tax exemption for 2 years.

**Commencement of Period of Exemption from Income Tax**

The period of exemption from income tax shall begin from the date of commencement of production or the date of provision of services, as the case may be.

**Carry Forward of Losses**

An investor who has incurred loss within the period of income tax exemption shall be allowed to carry forward his/her loss for half of the income tax exemption period, after the expiry of such period.

Under the Exemption from the payment of customs duty there are:

**Exemption from the Payment of Customs Duty**

1. An investor shall be allowed to import duty free capital goods and construction materials necessary for the establishment of a new enterprise or for the expansion or upgrading of an existing enterprise.

2. In addition, an investor granted with a customs duty exemption privilege shall be allowed to import duty free capital goods necessary for his enterprise.
3. Notwithstanding the provisions of lists 1 and 2 above the Board may, by its directives, bar the duty-free importation of capital goods and construction materials where it finds that they are locally produced with competitive price, quality and quantity.

4. An investor eligible for duty-free importation of capital goods pursuant to these Regulations shall be given the same privilege for spare parts whose value is not greater than 15% (fifteen percent) of the total value of the capital goods to be imported.

**Conditions for Importing Vehicles Duty Free:**

1. Any investor may import duty free:
   - Ambulances used for emergency case of employees
   - Buses used for tour operation services.

2. Without prejudice to list 1 above, the board may issue directives on conditions of importing duty free:
   - up to three 4-wheel drive vehicles for tour operation services
   - Vehicles for any other investments depending on the type and nature of the project.

**Areas of Investment Not Eligible for Customs duty exemption:**

- Notwithstanding the provisions of the Exemption from the Payment of Customs Duty, the following areas of investment are not eligible for exemption from the payment of customs duty.

- Hotels (excluding star-designated hotels), motels, tea rooms, coffee shops, bars, night clubs and restaurants which do not have international standards;
• Wholesale, retail and import trade;
• Maintenance services;
• Commercial road transport and car-hire services;
• Postal and courier services;
• Real estate development;
• Business and management consultancy services;
• Advertisement services;
• Cinematography and similar activities;
• Radio and television broadcasting services;
• Theatre and cinema hall operations;
• Customs clearance services;
• Laundry services;
• Travel agency, trade auxiliary and ticket-selling services;
• Lottery and games of a similar nature;

Notwithstanding the provision list 1 above, the Board may, where it finds appropriate, issue directives providing for additional areas of investment which may not be eligible for exemption from the payment of customs duty.

Transfer of Capital Goods Imported Free of Customs Duty

• Capital goods imported free of customs duty shall not be transferred to third parties not entitled to similar duty free privileges, unless prior payment of the customs duty is effected thereon.

Any regulations or directives inconsistent with these Regulations shall not have effect with respect to matters provided for in these Regulations.
5. Customs Duty, Tariff and Taxes in Ethiopia

Importers to Ethiopia are required to pay Import (Customs) duty, Withholding Tax (a fixed rate of 3%), Excise Tax (if applicable), VAT (a fixed rate of 15%) and Surtax (a fixed rate of 10%).

**Tariff Calculator**

- Total Cost of the goods = FOB Cost + Insurance + Freight
- Total Cost of the goods x Import Customs Duty = A
- (Total Cost of the goods + A) x Excise Tax Rate (If applicable) = B
- (Total Cost of the goods + A + B) x VAT = C
- (Total Cost of the goods + A + B + C) x Surtax = D
- Total Cost of the goods x Withholding Tax = E
- TOTAL PAYABLE at THE TIME OF IMPORT = A+B+C+D+E

**Note:** There are some goods that may be exempted from one or more of the taxes and duties mentioned above. To find out more, one can visit [http://www.erca.gov.et/download.php](http://www.erca.gov.et/download.php) to download the tariff book, and [http://www.erca.gov.et/taxcalclient.php](http://www.erca.gov.et/taxcalclient.php) where one can find an online tax calculator. Both are provided by the Ethiopian Revenue and Customs Authority.
6. Tax Regulations in Ethiopia

It’s imperative that one should know the existing tax regulations in Ethiopia when one plans to start business in the country and while doing business in Ethiopia. What types of taxes are there in Ethiopia? What are the tax rates in Ethiopia? What are the tax exemptions in Ethiopia (if applicable)? How are taxes filed in Ethiopia? These are important questions on Ethiopian tax regulations.


Types of Taxes in Ethiopia and their rate in percentage:

**Indirect Taxes**

1. VAT (Value Added Tax): 15%
2. Excise Tax: varies widely for different goods and one may check the separate category for excise tax on this website.
3. TOT (Turnover Tax): 2% on goods sold locally; for services 2% (two percent) on contractor, grain mills, tractors and combine-harvesters and 10% (ten percent) on others

**Direct Taxes**

1. Personal Income Tax: progressive and ranges from 10% to 35%.
2. Rental tax: progressive for persons and ranges from 10% to 35% and 30% flat rate on bodies.
3. Business Profit Tax: progressive for unincorporated businesses and ranges from 10% to 35% and 30% flat rate on incorporated businesses (eg. PLC, Share Company).
4. Withholding Tax: On imported goods at 3% of the sum of cost, insurance and freight (CIF). On payments made to taxpayers at 2% on cost of supply goods involving more than Birr 10,000 in any one transaction or contract and services involving more than Birr 500 in one transaction or service.

5. Other Taxes (Taxes from Royalties, Income from Rendering Technical service, Income from Games of chance, Dividends, Income from Rental of property, Interest Income on deposits gain on trainer of certain In-properly)
7. Customs Procedures in Ethiopia

These procedures have been taken out of:

The Re-establishment and Modernization of Customs Authority Proclamation No. 60/1997 or 60/1989 EC and its amendment Proclamation No. 368/2003 or 368/1995 EC

Declaration, Examination and Release of Goods

- Lodgement of Customs declaration
- Supporting Documents of Customs Declaration
- Verification of Documents and Examination of Goods
- Examination at the request of Importer
- Delivery of Goods

Lodgement of Customs Declaration

- Except exempted by directives all goods entered in accordance with Article 17 of the proclamation shall forthwith lodged for clearance in aspect copies of customs declaration.
- Goods exempted from clearance shall be determined by directives issued by the Customs Board
- Where customs clearing agent applies for hold function and fulfils supporting documents pre lodgement of customs declaration may be
allowed for and five days before the arrival of the goods at customs port. However, if the goods do not arrive within the five days, a new declaration shall be lodged at the time of arrival of the goods.

- The Authority may allow goods to be cleared urgently due to their nature or the reason they are required for. The details and the reasons that justify this procedure shall be prescribed in the directives issued by the authority.

- All information supplied in the customs declaration shall be filled and signed by the customs clearing agent.

- Any imported goods registered for home consumption shall be identified and declared in Customs declaration.

- Goods entered for an outright export or temporary export shall be declared in Customs declaration.

- Customs declaration accepted by the entry reception shall immediately be registered for the accomplishment of customs formalities.

- Customs declaration may be lodged orally, by bodily action or electronically. The ministry may issue directives as to the goods and conditions of lodging Customs declaration orally, by bodily action or electronically.

**Supporting Documents of Customs Declaration**

- On the lodgement of customs declaration and declaration of facts the following original documents in support shall be supplied to customs in a number of copies fixed by the Authority:
  - Transportation document
  - Price document (commercial invoice)
• Bank permit
• Packing list
• Certificate of origin, and
• Other necessary documents to be prescribed in the directives issued by the Authority

• Transportation document that is required in support of export goods shall be a document that is used as evidence for the transpiration of goods up to the customs port of exit.

• The Authority may require any document to be presented in an Amharic translation made by official translators.

• Customs declaration shall be acceptable where the necessary documents which are prescribed under this Article are presented and approved by the customs officer.

**Verification of Documents and Examination of Goods**

• The proper customs officer shall verify documents and examine goods to assure the accuracy of information supplied in the document.

• The owner of the goods or his authorized agent shall attend during examination of the goods. Where the owner or his agent fails to appear at the time of examination, the proper Customs Officer shall open and examine the goods in the presence of relevant officials.

• Procedure of goods examination shall be prescribed by directives issued by the Authority.
Examination at the request of Importer

• If any importer or his agent believes that the goods have suffered damage short or pilfered in route may request for prior examination of the goods before the lodgement of goods declaration.

• Where the request made in accordance with list no. 1 above and its reason are justified by the Authority; goods examination may be carried out upon payment of service charge. Customs declaration shall, therefore, be filled in accordance with the examination report.

• Service charges for prior examination of goods shall be prescribed by directives issued by the Authority.

Delivery of Goods

• All goods listed in customs declaration shall be removed from the warehouse by the owner or his agent immediately upon the accomplishment of customs formalities.

• Goods which are not removed from the warehouse within the period specified in sub-Article (3) of Article 43 of the proclamation shall be sold or disposed otherwise as deemed abandoned to the customs.
8. Ethiopian Origin ID card (Yellow Card)

The objectives of Ethiopian Origin ID card

• To identify foreign nationals of Ethiopian Origin who have acquired foreign nationality and to entitle them to various rights and privileges of Ethiopian nationals by lifting the legal restrictions imposed on them when they lost their Ethiopian nationality.

• In order to create a legal framework whereby persons of Ethiopian Origin could make their contribution to the development and prosperity of their country of origin.

Rights of the holder of the ID card

• S/he shall not be required to have an entry visa or residence permit to live in Ethiopia;

• S/he shall have the right to be employed in Ethiopia without a work permit;

• S/he shall not be subjected to the exclusion that applies to foreign nationals; regarding coverage of pension scheme under the relevant pension law; and

• The children of the holder of the ID card who are under the age of 18 shall have the right to enjoy facilities granted.
Exceptions

- S/he shall have no right to vote or be elected to any office at any level of Government
- S/he shall have no right to be employed on a regular basis in the National Defense, Security, Foreign Affairs and other similar political establishments.

Authority Issuing the ID card

- The ID card shall be issued by the Ministry of Foreign Affairs when abroad and by the Authority for Security, Immigration and Refugee Affairs main Department when in Ethiopia

Processing Ethiopian Origin ID card

- All applications must be made in person
- Applicants must submit two completed ID card application forms
- Four recent passport-size colour photograph, glued to the application form
- Proof of Ethiopian Origin
- Accepted nationality support documents issued in Ethiopia are:
  - Old or damaged previous Passport (if available)
  - Birth certificate
  - ID Cards (from: kebele, and known other Institutions)
  - A letter of community membership or ID authenticated by the Ministry of Foreign Affairs in Ethiopia;
♦ Bank Book
♦ Marriage certificates
♦ Educational Certifications that state Nationality
♦ Social Security Documentation (Pension payment certificate)
♦ Court decision documents

• Car and fixed asset (i.e. land and buildings) property ownership documents and other similar evidentiary documents which state Ethiopian nationality.

• Passport for current nationality or valid travel document issued by the country

**Other Applicants**

• If applicant has children under the age of 18, he/she has to produce:
  ♦ Passport,
  ♦ Birth Certificate and
  ♦ Two current colour passport size photographs of each child attached with his/her application for ID card.

• If applicant has a spouse who is foreign national, he/she has to produce:
  ♦ Passport,
  ♦ Marriage certificate and
  ♦ Two current colour passport size photographs of each child attached with his/her application for ID card.
Returning an Ethiopian Origin ID card

A person wishing to return an Ethiopian Origin ID card should complete the following steps.

♦ Fill out and submit the appropriate form.
♦ Submit a signed letter that the card is being returned willingly
♦ Return ID cards belonging to all other family members

Validity of the Identification Card

♦ An identification card issued shall be renewable every five year since the date of its issuance

Service fees

• A fee of US $100 (One Hundred American Dollar) or an equivalent sum of the local currency where the applicant resides; or if an applicant is in Ethiopia an equivalent Ethiopian Birr on the basis of the applicable exchange rate shall be payable for the issuance of the identification Card.

• A fee of US $40 (Forty American Dollar) or an equivalent sum of the local currency where the applicant resides; or if an applicant is in Ethiopia an equivalent Ethiopian Birr on the basis of the applicable exchange rate shall be payable for the renewal of an Identification Card.

• A fee of US $60 (Sixty American Dollar) or an equivalent sum of the local currency where the applicant resides; or if an applicant is in Ethiopia an equivalent Ethiopian Birr on the basis of the applicable exchange rate shall be payable for the replacement of a lost or damaged Identification Card of Ethiopian Origin. A person wishing to replace his/her lost or damaged ID card should fill out and submit the appropriate form and provide a police record or affidavit attesting to the loss of the card.
9. Opening Diaspora Account

What is Diaspora Account?

It is a deposit account targeted for Ethiopians in Diaspora to open and use foreign currency account in Ethiopia.

- Individuals and companies can open this account.
- This account can serve as collateral to get loans in local currency from domestic banks in line with the opening bank’s credit policy.
- Deposit is made in one or more of the following currencies:
  - US Dollar
  - Pound Sterling
  - Euro
- Deposits that are made in other convertible currencies such as Canadian Dollar, Saudi Riyal, Japanese Yen, Australian Dollar and UAE Dirham shall be converted to any of the above stated three currencies at spot exchange rate based on the preference of the account opener.

Types of Diaspora Account

I. FIXED (TIME) DEPOSIT ACCOUNT

- It is an interest bearing account with agreed maturity date. The minimum maturity period is three months.
- It is opened with an initial deposit of US Dollar 5,000 or its equivalent in any of the above stated currencies.
• Interest on such accounts shall be payable only if they are maintained at least for the minimum period.

• Interest income on such accounts is tax-free.

II. CURRENT ACCOUNT

• It is operated by cheque book.

• Withdrawals can be made at any time by writing a cheque.

• It can be opened with an initial deposit of US Dollar 100 or its equivalent in any of the above stated currencies.

• The maximum amount to be deposited shall not exceed US Dollar 50,000 or its equivalent in any of the above stated currencies.

• Interest shall not be paid to a non-resident foreign currency current account.

III. NON-REPATRIABLE BIRR ACCOUNT

• It may take the form of saving deposit account that can be used for local payments only.

• Such account will pay double interest of the minimum saving deposit rate set by the National Bank of Ethiopia.

• Money can neither be transferred from this account to abroad nor converted from the local currency to any foreign currency.
Who are Eligible Applicants?

The following are eligible to use a Diaspora account:

- Non-resident Ethiopian nationals living and working outside Ethiopia.
- Non-resident foreign nationals of Ethiopian origin.
- Companies owned by the above-mentioned non-residents and located outside the Ethiopian territory for more than one year.
- Ethiopian nationals living and working abroad or in due process of living abroad for work for more than one year and who can produce authenticated documents.

How to Open the Account?

- Persons residing abroad can open the account in person or by post in his/her name.
- Applicants who could not be physically presented to open the account in the domestic banks can use the Ethiopian Embassies, Correspondent Banks or nearby remittance service providers to prove their identities.
- Opening of a foreign currency account by Power of Attorney is not allowed. However, Power of Attorneys is allowed to withdraw from these accounts provided that the Power of Attorney explicitly empowers them to operate these accounts.
- An individual may open current account in only one of the domestic banks whereas he/she may open fixed deposit accounts in more than one bank.
How to Close the Account?

The following conditions may lead to closure of the Diaspora account:

- Upon the request of the account holder.
- When the account holder starts to live in Ethiopia after completion of his/her stay abroad.

What are the Required Documents?

- Application forms properly filled and signed by the applicant.
- Ethiopians or foreign nationals of Ethiopian origin shall present valid passport and/or identification card.
- For businesses, Certificates of ownership /entitlement for the organization and/or Articles and Memorandum of Association.

Non-resident Foreign Currency Account (NR-F/CY)

The balance of this account is kept in foreign currency. The account holders can withdraw money from this account in foreign currency upon presentation of travel documents (VISA and valid Air Ticket), without having a foreign exchange control permit. However, for the purpose of using the money here in Ethiopia, the account holder withdraws in local currency (Birr) only.

Benefits

Gives better services to the diplomatic community and members of international organizations by facilitating payment in both local and hard currencies.
**Eligibility**

- Foreign Embassies, Legations and consulates.
- United Nations Organizations or African Union
- Official members of Diplomatic Corps, holding diplomatic passports and their equivalent working in different organizations and AU, except Ethiopian nationals
- Staff members of Foreign Embassies, UN organizations, etc

**Documents required.**

_to open foreign currency account, an applicant must fulfil the following:_

- His/her salary must be fully paid from foreign sources
- Payments should be from other Non-resident or foreign currency account holders
- Permission is required from National Bank of Ethiopia
- Deposits in local currency or local checks are not acceptable.

**To withdraw from the account**

- A valid passport or an ID (Yellow Card) for Non-resident foreign nationals of Ethiopian origin.

**Non-Resident Transferable birr Account (NR)**

This account is the same as that of foreign currency account, except that the balance is kept in local currency and withdrawal is made in Birr.
**Benefits**

Gives better services to the diplomatic community and members of international organizations by facilitating payment in both local and hard currencies.

**Eligibility**

- Foreign Embassies, Legations and Consulates.
- United Nations organizations or African Union
- Official members of Diplomatic Corps, holding diplomatic passports and their equivalent working in different organizations and AU, except with Ethiopian nationals
- Staff members of Foreign Embassies, UN organizations, etc.

**Documents required**

To open NR accounts the following requirements shall be fulfilled:

- The applicant’s salary must be fully paid from foreign sources.
- Payments should be from other NR or F/CY account holders.
- Permission is required from NBE.
- Deposits in local currency or local checks are not acceptable.

**To withdraw from the account**

- A valid passport or an ID (Yellow Card) for Non-resident foreign nationals of Ethiopian origin.
Non-Transferable Birr Account (NT)

This account is a Birr account. The holder of this account can withdraw only in Birr and, upon presentation of a foreign exchange permit. To buy foreign currency from this account, he/she should have got a foreign exchange permit form (OFP) after presenting confirmed air tickets and passports.

Benefits

• Give better services to the diplomatic community and members of international organizations

• Improve the means of payment for goods and services that the International Community may purchase in Ethiopia.

For further information, e-mail ebediaspora@combanketh.com
Tel. +251 115 519506, 251 115 157210, 251 115 530042
### 9.1. Bank Addresses to Open All Diaspora Accounts

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank Name</th>
<th>Phone Numbers</th>
<th>Branch Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Commercial Bank of Ethiopia</td>
<td>011 552 72 09, 011 551 14 22</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Development Bank of Ethiopia</td>
<td>011 551 11 88, 011 551 16 06, 1900</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Construction &amp; Business Bank</td>
<td>011 551 23 00, 011 551 51 03, 3480</td>
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<td>4</td>
<td>Awash International Bank S.C</td>
<td>011 662 78 28, 011 661 29 19, 011 662 77 65, 12638</td>
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<td>Dashen Bank S.C</td>
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<td>6</td>
<td>Bank of Abyssiniya S.C</td>
<td>011 551 41 30, 011 515 99 66, 12947</td>
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<td>8</td>
<td>United Bank S.C</td>
<td>011 465 52 22, 011 465 52 43, 19963</td>
<td></td>
</tr>
<tr>
<td>#</td>
<td>Bank Name</td>
<td>Phone Numbers</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------</td>
<td>--------------------------------------</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Nib International Bank S.C.</td>
<td>011 550 32 88, 011 550 33 04, 011 550 43 49, 2439</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Lion International Bank S.C.</td>
<td>011 662 60 00, 011 662 60 50, 011 662 71 15</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Cooperative Bank of Oromia S.C.</td>
<td>011 550 94 27, 011 515 04 89, 16936</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Oromia International Bank S.C.</td>
<td>011 156 17 31, 011 156 15 85, 27530/1000</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Zemen Bank S.C.</td>
<td>011 554 00 69/57, 011 553 90 40, 011 554 82 59, 011 553 90 42, 1212</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Bunna International Bank S.C.</td>
<td>011 158 08 28/27, 011 515 83 14, 1743 Code1110</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Berhan International Bank S.C.</td>
<td>011 655 47 24, 011 662 34 31, 387 Code1110</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Abay Bank S.C.</td>
<td>011 830 20 30, 011 515 89 23, 011 554 24 13</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Addis International Bank S.C.</td>
<td>011 662 76 71/91, 58735</td>
<td></td>
</tr>
</tbody>
</table>
10. Formal Remittance Service in Ethiopia

Objectives

• To improve the operations of the Formal remittance service in Ethiopia

• To reduce the costs of remittance transfer system in Ethiopia

• To increase access of international remittance service for Nationals and make the service reliable, fast and safe.

What Does International Remittance Transfer by Nationals Mean?

• International Remittance Transfer by Nationals means monetary transfers that overseas Ethiopians and foreign nationals of Ethiopian origin make money transfers to their home country through Remittance Service Providers (RSPs).

Who Are Remittance Service Providers (RSPs)?

• Remittance Service Providers are licensed transfer houses that provide remittance service to customers either directly by banks via SWIFT or through money transferring agents working in association with banks.

What does SWIFT mean?

• SWIFT is a secured telecommunication system serving members and the financial community. The word SWIFT represents Society for Worldwide Inter-bank Financial Telecommunication. It is a reliable and less costly method to transfer money. All banks in Ethiopia use the system to effect monetary transaction.
How banks communicate to settle remittance service transfers?

- Banks have two important secret codes called Bank Identifier Code (BIC) and International Bank Account Number (IBAN), which help them to communicate and provide safe service. While the former is the unique address, which helps banks to identify the financial institutions during telecommunication messages, the latter is a code that uniquely identifies an account held in correspondent banks.

What are the major features of contractual agreements among RSPs and their agents?

- To minimize the cost of international remittance transfer service in Ethiopia and to make market structure more commutative:
- RSPS shall arrange non-exclusive conditions when making agency agreements between them;
- Contractual agreements between RSPs shall be renewed every two years upon receipt of consent from NBE;
- RSPs shall charge zero or minimum tariff on remittance transfer service and shall disclose same including any change thereof to NBE;
- RSPs need to obtain approval from the NBE before entering into new agency agreement with international money transferring operators.

What are the major types of international remittance transfer?

The following are the major transfer types contained in the international remittance transfer:-
- Personal transfers
- Money to be used for investment
- International cash donations
- Deposit and service payments
- Temporary and permanent migrants transfer.

**Where shall users of international remittance transfer system get information concerning this service?**

- Users of this system can obtain information from Access points such as
  
  a) Bank branches
  b) Post offices
  c) NBE's and commercial banks' and Ministry of Foreign Affairs websites
  d) Brochures
  e) Telephone etc.

**What are the major institutions eligible to provide low cost international remittance service in Ethiopia?**

The following institutions/organizations are legally eligible institutions to provide low cost international remittance service in Ethiopia.

- International money transfers operators in association with banks, which are licensed entities to provide money-transferring services internationally. These are Western Union, MoneyGram, Maniflo, and Adam Funds etc;
• Commercial banks, which are, licensed business organizations to provide financial intermediation;

• Non-financial organizations, which are business organizations that are allowed to engage in remittance services through their branches overseas. These are: Ethiopian Airlines (EAL) and Ethiopian Shipping Lines (ESL).

Is there any obligation that Remittance Service Providers should fulfil?

Yes, to protect customers of this service, Remittance Service Providers (RSPs) have the following obligations:

• Reveal terms and tariffs applicable to remittance service including their correspondent bank, agent fees and other different types of service they provide;

• Indicate the estimated time that it will take the money to reach the receiver;

• The exchange rate that RSPs employed to convert the foreign currency to domestic currency and vice versa;

• Facilitate remittance transfer service to their customers and provide the service within 24 hours
What does RSPs present to NBE to get its consent?

• Official business license authenticated by the Ethiopian Embassy/counsellor abroad

• Agency agreement signed between RSP and domestic commercial banks

For further information, please visit domestic commercial banks and their branches or call the contact person as indicated here.

National Bank of Ethiopia
Tel +251 115 517430, Fax +251 115 514588, P.O. Box: 5550,
Email: nbe.excd@ethionet.et
10.1. Remittance Service Providers (RSP'S) who Work in Collaboration with Local Commercial Banks.

1. Wegagen Bank, S. C

<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dahabshiil</td>
<td></td>
<td>0.5% on amount transferred</td>
</tr>
<tr>
<td>Express Money Transfer</td>
<td></td>
<td>3.3% of every transaction</td>
</tr>
<tr>
<td>KAAH Express</td>
<td></td>
<td>0.5% on amount transferred</td>
</tr>
<tr>
<td>Mustaqubal Transfer Service</td>
<td></td>
<td>0.5% on amount of transferred</td>
</tr>
<tr>
<td>Amal Express Money Transfer</td>
<td></td>
<td>0.5% on amount transferred</td>
</tr>
<tr>
<td>Cosmopolitan Ltd.</td>
<td></td>
<td>0.25% on amount transferred</td>
</tr>
<tr>
<td>Bahrain Financing Company</td>
<td>&lt;$600</td>
<td>$4.00</td>
</tr>
<tr>
<td></td>
<td>$601-2500</td>
<td>$9.00</td>
</tr>
<tr>
<td></td>
<td>$2501-5000</td>
<td>$17.00</td>
</tr>
<tr>
<td>Horaizon Exchange</td>
<td></td>
<td>$ 1 per transaction</td>
</tr>
<tr>
<td>Quaran Express.</td>
<td></td>
<td>5% on amount transferred</td>
</tr>
<tr>
<td>Tewakal Money Transfer</td>
<td></td>
<td>0.5% on amount transferred</td>
</tr>
<tr>
<td>Olympic Ltd.</td>
<td></td>
<td>0.5% on amount transferred</td>
</tr>
<tr>
<td>ARY</td>
<td>&lt;2500</td>
<td>$2 per transaction</td>
</tr>
<tr>
<td></td>
<td>&gt;2500</td>
<td>$2.50 per transaction</td>
</tr>
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</table>
2. Nib International Bank

<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
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</thead>
<tbody>
<tr>
<td>Money Gram</td>
<td></td>
<td>22%</td>
</tr>
<tr>
<td>Atlantic International</td>
<td>&lt;$1000</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>$1001 and above</td>
<td>1.50%</td>
</tr>
<tr>
<td>Addis International</td>
<td>&lt;$100</td>
<td>$5.00</td>
</tr>
<tr>
<td></td>
<td>$101-500</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>$5001 and above</td>
<td>2%</td>
</tr>
<tr>
<td>DERASH</td>
<td></td>
<td>$5 flat</td>
</tr>
<tr>
<td>HODAN</td>
<td></td>
<td>1%</td>
</tr>
<tr>
<td>SAGAL</td>
<td>&lt;$100</td>
<td>$7.99</td>
</tr>
<tr>
<td></td>
<td>$100-500</td>
<td>$9.99</td>
</tr>
<tr>
<td></td>
<td>$500-1000</td>
<td>$14.99</td>
</tr>
<tr>
<td></td>
<td>$1000 and above</td>
<td>2%</td>
</tr>
</tbody>
</table>

3. Commercial Bank of Ethiopia

<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
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</thead>
<tbody>
<tr>
<td>LARI Exchange</td>
<td></td>
<td>20 Drham per transfer</td>
</tr>
<tr>
<td>Zenji Exchange</td>
<td></td>
<td>To be provided upon receipt</td>
</tr>
<tr>
<td>Alamoudi Exchange</td>
<td></td>
<td>10 Riyal per transfer</td>
</tr>
<tr>
<td>Western Union</td>
<td></td>
<td>See Western union’s website</td>
</tr>
</tbody>
</table>
4. United Bank S.C.

<table>
<thead>
<tr>
<th>Remittance service providers (RSP'S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maniflo Money Exchange</td>
<td>INC 150</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>150.01-300.00</td>
<td>7%</td>
</tr>
<tr>
<td></td>
<td>300.01-400.00</td>
<td>9%</td>
</tr>
<tr>
<td></td>
<td>400.01-500.00</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>500.01-700.00</td>
<td>13%</td>
</tr>
<tr>
<td></td>
<td>700.01-900.00</td>
<td>15%</td>
</tr>
<tr>
<td></td>
<td>900.01-1000.00</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>1000.01-2000.00</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>3000.01-4000.00</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>4000.00 and above</td>
<td>1.20%</td>
</tr>
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</table>

5. Bank of Abyssinia

<table>
<thead>
<tr>
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<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
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<tbody>
<tr>
<td>Adams Funds Transfer</td>
<td>$ 1.00-$ 300.00</td>
<td>$10.00 services, LLC</td>
</tr>
<tr>
<td></td>
<td>$300.01-$500.00</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>$500.01-$700.00</td>
<td>$20.00</td>
</tr>
<tr>
<td></td>
<td>$700.01-$900.00</td>
<td>$25.00</td>
</tr>
<tr>
<td></td>
<td>$900.01-$1200.00</td>
<td>$35.00</td>
</tr>
<tr>
<td></td>
<td>$1201.01-$1500.00</td>
<td>$40.00</td>
</tr>
<tr>
<td></td>
<td>$1501.01-$2000.00</td>
<td>$50.00</td>
</tr>
<tr>
<td></td>
<td>$2001.01-$2500.00</td>
<td>$60.00</td>
</tr>
<tr>
<td></td>
<td>$2501.01-$3000.00</td>
<td>$70.00</td>
</tr>
<tr>
<td></td>
<td>$3001.01-$4000.00</td>
<td>$80.00</td>
</tr>
<tr>
<td></td>
<td>$40001.01-$5000.00</td>
<td>$100.00</td>
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</table>

<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western Union Money Transfer</td>
<td></td>
<td>15%</td>
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7. Dashen Bank

<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western Union Money Transfer</td>
<td></td>
<td>See Western Union’s website</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Remittance service providers (RSP’S)</th>
<th>Dollar range of amounts transferred</th>
<th>Charges levied by the transfer agents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global Financial Exchange Holding PLC</td>
<td></td>
<td>0.75%</td>
</tr>
</tbody>
</table>
The Ethiopian government proclamation number 286/94 required all tax payers to register their businesses with the Ethiopian Custom and Revenue Authority (ECRA) office, submit the business owner’s finger print, and obtain a Tax Identification Number (TIN). For Ethiopians living outside of Ethiopia obtaining accurate and timely information to comply with this proclamation has been rather difficult. This is an attempt to clarify the requirement, the timeline for compliance, and provide other relevant information.

**What is a Tax ID Number (TIN)?**

TIN is a single unique Federal level Tax ID Number (much like a US SSN or Employer ID Number) issued by the ERCA office in Ethiopia. Only one Tax ID Number is required in Ethiopia regardless of the number or location of businesses owned and operated.

**Who needs to get a Tax ID Number?**

The short answer is: every Ethiopian needs to get a TIN. More specifically, in the short run, people who are earning a taxable income on a business or a rental property in Ethiopia need to get a TIN and pay taxes. If you don’t earn a taxable income in Ethiopia now but you are entertaining opening a business or renting a real estate property in Ethiopia in the future, you are better off submitting a finger print and getting a TIN at the earliest convenience.

**Where does one get a Tax ID Number?**

A TIN can be obtained by filling out a form and submitting a finger print at one of the many ERCA branch offices located throughout the country.
What is the current finger print requirement status?

If you are an Ethiopian or Ethiopian origin living outside of Ethiopia and if you already earn a taxable income in Ethiopia, meaning you are an owner of a business currently operating in Ethiopia under your name, then you should already have some kind of TIN. The only thing missing is scanning your finger print and attaching it to your existing TIN.

If you are an Ethiopian or Ethiopian origin living outside of Ethiopia and you are in the process of making a new investment to open a new business in Ethiopia, then you are required to submit a finger print scan and get a TIN first. This has to be done as part of getting your business license.
12.1. የፍት የስር በአስገíst እና ያቅርበው ያስፈልጉ

የቦንዱ የስያጭ የቀረበ -
- የአገር ውስጥ ያስፈልጉ የስያጭ የቀረበ
- የአገር ውስጥ ያስፈልጉ የስያጭ የቀረበ

የቦንዱ የስያጭ የቀረበ - የአንስት የስያጭ የቀረበ
- የአንስት የስያጭ የቀረበ

የሎች ድርጅቶቹ ከሆነ እና ያስፈልጉ  የአንስት የስያጭ የቀረበ

የቦንዱ የሚቀርበው የስያጭ የቀረበ - የኢትዮጵያ ከግድ ባንክ፣ ወይም ታላቁ የኢትዮጵያ ኤሌክትሪክ ኃይል ኮርፖሬሽን ከሆነ እና ወደፊት የሚገለጹ ሌሎች ወኪሎች

የቦንዱ የሚከፈልበት ቦታዎች - የቦንዱ የጊዜ ገደብ ሲያበቃ፡፡

የቦንዱ የሚከፈለው - የውስትና ለቦንዱ ዋስትና ሰጥቶታል፡፡

የገቢ ግብር - ከቦንዱ ግዢ የሚገኝ የውስትና ግብር ከግብር ነፃ ነው፡፡

የባንክ ብድር - የብንዱን አስይዞ ከሀገር ውስጥ ባንክ ብድር መውሰድ ይቻላል፡፡

የቦንድ ዋጋ ተንካተኛው የቦንድ ዋጋ (minimum bond value) በዶላር፣ ዤሮ እና ፓውንድ የስተርሊንግ 50 ሆኖ ባለ 100 ፣ 300 ፣ 500፣ 1,000 ፣ 3,000 ፣ 5,000 እና 10,000 ከሆነ እና ወደፊት የሚገለጹ ወኪሎች ቀርበዋል፡፡
በተጨማሪነት ቅንስናሾችን ለማስተናገድ እንዲቻል የዶላር፣ ዩሮ እና ፓውንድስተርሊንግ ባለ 5 እና 1ዐ ዋጋ ያላቸው ቦንዶችም ለሽያጭ ቀርበዋል፡፡

ለምሳሌ አንድ ግለሰብ የ55 ዶላር ቦንድ መግዛት ቢፈልግ አንድ ባለ 50 ዶላር በንድ እና ተጨማሪ ባለ 5 ዶላር ይሰጠዋል ማለት ነው፡፡ የቦንዱ ሽያጭ የሚከናወነው በዶላር፣ ፓውንድ ስተርሊንግ፣ ዩሮ፣ ስዊዝፍራንክ፣ ሪያል፣ ድርካም፣ ስዊድሽ እና ኖርዌይ ክሮነር እንዲሁም የኢትዮጵያንግድ ባንክ በሚገበያይባቸው ሌሎች የውጭ ሀገር ገንዘቦች ይሆናል።

ከዶላር፣ ዩሮ እና ፓውንድ ስተርሊንግ ውጪ ሆነው ከላይ በተዘረዘሩት የውጭገንዘቦች በመጠቀም ግዢ የሚፈፅም ሰው በዕለቱ ባለው የውጭ ምንዛሪ ተቀይሮግዢ መፈፀም ይችላል፡፡ የየዕለቱን የምንዛሪ መጣኔ ከኢትዮጵያንግድ ባንክድረ-ገፅ መመልከት ይቻላል፡፡

የቦንዱ ዝቅተኛ የክፍያ ጊዜ (maturity)
የቦንዱ ዝቅተኛ የክፍያ ጊዜ 5 ዓመት ሲሆን ከፍተኛው ደግሞ 10 ዓመት ከው፡፡

የቦንዱ መልስ

መልስ መጠየቅ የሚያስረዳው በኋሊ፡-
የቦንዱ መልስ መጠየቅ የሚያስረዳው በኋሊ ከተገዛበት ወይም የቦንዱ ጊዜ ከተፈፀመበት ቀን ጀምሮ ይሆናል፡፡ ከ9-10 ዓመት የክፍያ ጊዜ የቀን ከተፈፀመበት ቀን ጀምሮ ይሆናል፡፡  ይህ ቦንዱ ከተገዛበት ወይም የቦንዱ ጊዜ ከተፈፀመበት ቀን ጀምሮ ይሆናል፡፡ ይህ ቦንዱ ከተገዛበት ወይም የቦንዱ ጊዜ ከተፈፀመበት ቀን ጀምሮ ይሆናል፡፡

• 5 ዓመት የክፍያ ጊዜ የለው ------------ LIBOR +1.25 በመቶ

• 6-7 ዓመት የክፍያ ጊዜ የለው ----- LIBOR+1.5 በመቶ

• 8-10 ዓመት የክፍያ ጊዜ የላው -- LIBOR+ 2.0 በመቶ ለምያ:

1 LIBOR: London Interbank Offer Rate ማለት በለንደን የገንዘብ ገበያ ባንኮች በየዕለቱ እርስ በእርሳቸውየሚበዳደሩበት የወለድ መጣኔ ነው፡፡ ይህ መጣኔ ብዙ ባንኮች የራሳቸውን የወለድ መጣኔ ለመወሰን እንደመነሻየሚጠቀሙበት ነው፡፡ የLIBOR መጣኔን በኢትዮጵያንግድ ባንክ ድረ-ገፅ ላይ መመልከት ይቻላል፡፡

50
የወለድ አጠቃቀም

የወለድ ክፍያ የሚፈፀመው የቦንዱ ግዢ የተፈፀመበትን የምንዛሪ ዓይነት መነሻ በማድረግ በዶላር፣ ፓውንድ ስተርሊንግ እና ዩሮ ሲሆን ገዢው ወለዱን፡-

♦ የገንባር በመቅረብ ወይም በሕጋዊ ወኪል በኩል መውሰድ፣
♦ እሌላ ተጨማሪ ቦንድ ግዢ ማዋል
♦ በውጭ ምንዛሪ ለይም በብር በሚከፍተው ሒሳብ ገቢ ወይም ከዲንጉ በሚከፍተው ሒሳብ ገ฿ ማሳfonoቸው ይችላል፡፡
♦ የትውልደ ኢትዮጵያ የውጭ ሀገር ዜጐች በተወላጅነት መታወቂያ የቦንድ ግዢ መፈፀም ይችላሉ፡፡
♦ የፓስፖርት ማቅረብ በማይቻልባቸው አካባቢዎች የሚኖሩ ኢትዮጵያውያን በአቅራቢያቸው ከሚገኝ ኤምባሲ በተሰጠ የኮሚኒቲ መታወቂያ የቦንድ ግዢ መፈፀም ይችላሉ፡፡
♦ የበመካከለኛው ምስራቅ የሚኖሩ ኢትዮጵያዊያን ፓስፖርታቸው በአሰሪዎች ይይዞ የሚገኝ ከሆነ በአሰሪዎቻቸው አማካኝነት ግዢ መፈፀም ይችላሉ፡፡
♦ የከውጭ ምንዛሪ ሂሳባቸው ላይ የቦንድ ግዢ መፈፀም የሚፈልጉ ተወላጆች ይችላሉ፡፡

ብንድ ለመግዛት መሟላት የሚገባቸው ሁኔታዎች

ብንድ የሚሸጠው ለኢትዮጵያዊ ወይም ትውልደ ኢትዮጵያዊ ብቻ ነው፡፡

ትውልደ ኢትዮጵያ የውጭ ሀገር ዜጐች በተወላጅነት መታወቂያ የቦንድ ግዢ መፈፀም ይችላሉ፡፡

ፓስፖርት ማቅረብ በማይቻልባቸው አካባቢዎች የሚኖሩ ኢትዮጵያውያን በአቅራቢያቸው ከሚገኝ ኤምባሲ በተሰጠ የኮሚኒቲ መታወቂያ የቦንድ ግዢ መፈፀም ይችላሉ፡፡

በመካከለኛው ምስራቅ የሚኖሩ ኢትዮጵያዊያን ፓስፖርታቸው በአሰሪዎች ይይዞ የሚገኝ ከሆነ በአሰሪዎቻቸው አማካኝነት ግዢ መፈፀም ይችላሉ፡፡

ከውጭ ምንዛሪ ሂሳባቸው ላይ የቦንድ ግዢ መፈፀም የሚፈልጉ ተወላጆች ይችላሉ፡፡

ቦንደነት እክስፋ እንዲያስ ያስገጡ
የክፍያውን ገንዘብ በስዊፍት /SWIFT/ ወደ ኢትዮጵያ ንግድ ባንክ ማስተላለፍ

በኢትዮጵያ ንግድ ባንክ correspondent banks በኩል

የኢትዮጵያ ንግድ ባንክ የSWIFT ግንኙነት ካላቸው 4ዐ ታላላቅ ባንኮች ጋር

የ correspondent banking ግንኙነት አለው፡፡ እነዚህ ባንኮች በብዙ ሀገራት
አቅጫፎች ያሏቸው በመሆኑ ማንኛውም ቦንድ ለመግዛት የሚፈልገው ሰው ወደ
እነዚህ ቅንጫፎች በመሄድ በቀላሉ ገንዘቡን ማስተላለፍ ይችላል፡፡

እነዚህን የCorrespondent banks ከመላክም ከደረጉ በወረጃ ከደረጉ
500 ሰአ ወረዲ ወጥ ምር የሚፈልገውን ከበት የመልካም የገኝ ይሆናል፡፡

ተቀመጡ ከመላክም ያቀርባችን ይሆናል በመንግሥት የሚሸፈን ይሆናል፡፡

ክፍያው ለማከናወን የሚከተሉትን ቕደም ተከተሎች (steps) በመከትል
በቀላሉ መፈፀም ይቻላል፡፡

ገዢው በቅድሚያ ወደ አቅራቢያው ባንክ በመሄድ ገንዘቡን ማስተላለፍ ይጠበቅበቃል፡፡

የዶላር አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
Trade Service
Foreign Transfer NR/NT Accounts
Account No. 0270255774200
SWIFT Code: CBETETAA
የሥłu አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
Trade Service
Foreign Transfer NR/NT Accounts
Account No. 2070255950700
SWIFT Code: CBETETAA

የፓውንድ ስተርሊንግ አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
Trade Service
Foreign Transfer NR/NT Accounts
Account No. 0470255944000
SWIFT Code: CBETETAA

ገዢው ገንዘቡን የላከበትን ደረሰኝ ኮፒ ከፓስፖርት ኮፒ ወይም የኮሚወንት መታወቂያ ወይም የተወላጅነት ማረጋገጫ መታወቂያ ኮፒ ጋር አያይዞ
ከሚከተሉት አማራጭ ውስጥ በመጠቀም ለኢትዮጵያ ንግድ ባንክ ይልካል፡፡

በኢትዮጵያ ንግድ ባንክ የe-mail አድራሻ
(hidasebond@combanketh.com)

በኢትዮጵያ ንግድ
.PO.ሣ.ቁ 255
አዲስ አበባ

በአቅራቢያው በሚገኝ ኤምባሲ ለምንካኤል ወይም ልዩ መልዕክተኛ ጽ/ቤት ለማየት በግለሰቡ
በየኢትዮጵያ ንግድ ባንክ መረጃው እንደደረሰው ገንዘቡ በትክክል ገቢ መደረጉን
በማረጋገጥ ገዢው በመረጠው አድራሻ  ቦንዱ እንዲደርሰው ያደርጋል፡፡
ገንዘቡ ስለመድረሱም የኢትዮጵያ ንግድ ባንክ ለገዢው በኢሜይል አድራሻው በአጋኝነት፣ ይልክለታል፡፡ 12.2. መስር የስፋ የፋል

የቦንዱ ዓይነት :- ወለድ የሚከፈልበት ኩፖን ቦንድ፣ ወለድ የማይከፈለበት ኩፖን ቦንድ፤
የቦንዱ ስያሜ :- ታላቁ የኢትዮጵያ ህዳሴ ግድብ ቦንድ፣
የቦንዱ ባለቤት:- የኢትዮጵያ መንግስት (የኢፌዲሪ የገንዘብና ኢኮኖሚ ልማት መንግስት)፣
የቦንዱ አቅራቢ:- የ(lua ልማት ባንክ፣ በሀገር ውስጥ፣ የኢትዮጵያ ንግድ ባንክ፣ በውጭ ሀገር፣ የኢትዮጵያ ኤምባሲዎች/የቆንስላ ጽ/ቤቶች፣ በሀገር ውስጥና በውጭ ሀገር በኢትዮጵያ ልማት ባንክ የሚወቀሉ ሲሎች ድርጅቶች፣

ዝቅተኛ እና ከፍተኛ የቦንዱ መሸጫ ዋጋ :-

በሀገር ውስጥ ብር 50 በውጭ ሀገር ብር 500 ከፍተኛ የግዥ መጠን፣ የጣራ ገደብ የለውም፣

2 የገዢው ወይም የህጋዊ ወኪሉ አድራሻ ወይም በአቅራቢያው የሚገኝ ኤምባሲ ሊሆን ይችላል፡፡
ለሽያጭ የቀረቡ የቦንድ ዓይነቶች፣

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የቦንድ የክፍያ ጊዜ፡-

h1-5 ዝውት;

h5 ዝውት ሇሆይ;

ወለድ ለሚከፈልባቸው ቦንዶች የሚከፈለው የወለድ መጣኔ:

h1-5 ዝውት ያሆነ ሰጆች ስል ሳለ ቦንዶች 5.5 ከምት;

h5 ዝውት ሇሆይ ያሆነ ሰጆች ስል ሳለ ቦንዶች 6 ከምት;

ወለድ ለሚከፈልባቸው ቦንዶች የሚስተ ሰጆች ከፋስኖ ከሚጋፍ;

ወለድ መታሰብ የሚጀምረው፣ ቦንዱ ከተገዛበት ቀን አንስቶ ነው፣

ቦንዱ ዋና /principal/ ገንዘብ የክፍያ ጊዜ፡- በክፍያው ዓመት መጨረሻ /Maturity Date/ ላይ ይሆናል፡፡

ቦንዱ የሚሸጠው ለማን ነው? ቅድመ ሁኔታዎቹስ?

ቦንዱን ለመግዛት የተቀመጠ ምንም ኣይነት ቅድመ ሁኔታ የለም፡፡ ማንኛውም እና ትውልደ እና ትውልደ የሆነ ዕድሜ ሳይለይ በተዘጋጀው ያጠቀም ቅጽ ላይ የራሱን/ራሷን አጭር መረጃና አድራሻ በማስመዝገብ የሚፈልገውን/የምትፈልገውን ያህል ቦንድ መግዛት ይችላል/ትችላለች፡፡
ኢትዮጵያ ውስጥ የሚኖር የውጭ አገር ዜጋ የህዳሴ ቦንድ መግዛት ከፈለገ በብር ለማን መግዛት ይችላል፡፡ ነገር ግን ወለድና ዋናው ገንዘብ ለገዢው የሚከፈለው በሀገር ውስጥ ካለ እና በብር ብቻ ይሆናል፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡ በየጊዜው የሚከፈለው ወለድና ዋና ገንዘብ በማን ስም መሆን እንዳለበት ውክልና መስጠት ከፈለጉ ቁጥር ይህ የተያያዘው የስም ዝርዝር ላይ መጠቀስ አለበት/ቦንዱን ሊጉረ ይችላሉ፡፡
በኢትዮጵያ ፤ወ፣ በሁሉም የኢትዮጵያ ንግድ ባንክ ቅርንጫፎች፣ ቈደፊት ባንክ  በውክልና እንዲሠሩ በሚመርጣቸው የኢትዮጵያ ልማት ባንክ በውጭ ሀገር፣ በኢትዮጵያ ዐምባሲዎች/በቋሚ መልዕክተኛ ጽ/ቤቶች/በቁንጽላ ጽ/ቤቶች፣ ቈደፊት ባንክ በውጭ ሀገር ቦንዱን እንዲሸጡ በሚወክላቸው የኢትዮጵያ ልማት ባንክ በውጭ ሀገር ቦንዱን እንዲሸጡ በሚወክላቸው የኢትዮጵያ ልማት ባንክ በህዳሴ ቦንድ የባለቤትነት ወይም ግዢ ማረጋገጫ ቦንድ ገዥው የገዛውን ቦንድ መጠን የሚያሳይ ኩፖን ከሽያጭ ቅፁ ባስ ጋር ይሰጠዋል፣ ቸንድ ገዥው የገዛውን ቦንድ ኩፖን ሻጭ ዘንድ ማስቀመጥ ቢፈልግ ሻጭ የመረካከብ ወነድ (ሰርቲፊኬት) ፈርሞ ለገዥው በመስጠት ኩፖኑን ይስቀምጥለታል ወይም ወደሚቀመጥበት ቦታ ይልካል፣ ቸንድ ገዥው በራሱ ፍላጐት ላይ ተመስርቶ ሀገር ውስጥ ባሉት በየትኛውም ከድር ዋናው ፈንድ ይችላል፡፡ የህዳሴ ቦንድን ለመግዛት አማራጭ መንገዶች በውጭ ሀገር የሚኖሩ ኢትዮጵያውያን/ትውልደ ኢትዮጵያውያን የህዳሴ ቦንዱን ᐉ የውጭ ምንዛሪ ገንዘቦች መግዛት ይችላሉ፡፡ የሁሉም የኢትዮጵያ ንግድ ባንክ ቅርንጫፎች፣ በውጭ ሀገር የሚኖሩ ኢትዮጵያውያን/ትውልደ ኢትዮጵያውያን የህዳሴ ቦንዱን ᐉ የውጭ ምንዛሪ ገንዘቦች መግዛት ይችላሉ፡፡ የአንድ እር ለሚኖሩ የህዳሴ ቦንድን ለመግዛት አማራጭ መንገዶች የሁሉም የኢትዮጵያ ንግድ ባንክ ቅርንጫፎች፣ በውጭ ሀገር የሚኖሩ ኢትዮጵያውያን/ትውልደ ኢትዮጵያውያን የህዳሴ ቦንዱን ᐉ የውጭ ምንዛሪ ገንዘቦች መግዛት ይችላሉ፡፡
በየስድስት ወሩ ወለድና ዋናው ገንዘብ ተመላሸ ተደርጐ የሚከፈላቸው ግንበር ነው፡፡ ቦንዱ በውጭ አገር ገንዘቦች ሲገዛ በዕለቱ በዋለው የውጭ ምንዛሪተመን /Exchange Rate/ ተሰልቶ ይሆናል፡፡

የክፍያውን ገንዘብ በስዊፍት /SWIFT/ ወደ ኢትዮጵያ ንግድ ባንክ ማስተላለፍክፍያውን ለማከናወን የሚከተሉትን ቅደም ተከተሎች (steps) በመከተል ራሳት ማስተባቸው ይቻላል፡፡

ገዢው በቅድሚያ ወደ አቅራቢያው ባንክ በመሄድ ገንዘቡን በSWIFTበመሄድ አድራሻ መላክ ይጠበቅበታል፡፡

የዶላር አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
International Banking Trade Service
Foreign Transfer NR/NT Accounts
Account No. 0270255984700
SWIFT Code: CBETETA

የወሬ አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
Trade Service
Foreign Transfer NR/NT Accounts
Account No. 2070255984700
SWIFT Code: CBETETA
የፓውንድ ስተርሊንግ አካውንት አድራሻ

Commercial Bank of Ethiopia, Churchil Avenue
Trade Service
Foreign Transfer NR/NT Accounts
Account No. 0470255984700
SWIFT Code: CBETETA

ገዢው ገንዘቡን የላከበትን ደረሰኝ ኮፒ ከፓስፖርት ኮፒ ወይም የኮሚ.yyወጥ መታወቂያ ወይም የተወላጅነት ማረጋገጫ መታወቂያ ኮፒ ጋር አያይዞ
ከሚከተሉት አማራጭ ውስጥ በመጠቀም ለኢትዮጵያ ንግድ ባንክ ይልካል፡፡

በኢትዮጵያ ንግድ ባንክ የe-mail አድራሻ (hidasebond@combanketh.com)

በኢትዮጵያ ንግድ ባንክ የፖስታ አድራሻ

ለኢትዮጵያ ንግድ ባንክ

ፖ.ሣ.ቁ ፡ 255
አዲስ አበባ

አቅራቢያው በሚገኝ ኤምባሲ ወይም ቆንሲላ ወይም ልዩ መልዕክተኛ ጽ/ቤት ወይም በግለሰብ በኩል
የኢትዮጵያ ንግድ ባንክ መረጃው እንደደረሰበት ገንዘቡ በትክክል ገቢ መደረጉን
በማረጋገጥ ገዢው በመረጠው አድራሻ ቤንዱ እንዲደርሰው ያደርጋል፡፡

ገንዘቡ ስለመድረሱም የኢትዮጵያ ንግድ ባንክ ለገዢው በኢሜይል አድራሻው ይልክለታል፡፡
### Address for Federal and Regional Offices

<table>
<thead>
<tr>
<th>No</th>
<th>Office Name</th>
<th>Tel. Numbers</th>
<th>Town</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Afar Regional State President</td>
<td>+251336660056</td>
<td>Semera</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Afar Regional State Vice President Office</td>
<td>+251336660049</td>
<td>Semera</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Afar Regional State President Office</td>
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