

Fees & Charges **(Updated 7th November 2024)**

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)	200 MMK
	A/C closure within 6 months	1,000 MMK
	Cheque book fees (25 sheets) (NPT/YGN/MDY Clearing Zone)	15,000 MMK
	Cheque book fees (25 sheets) (Normal Cheque)	8,000 MMK
	Stamp duty on cheque book MMK (25 sheets)	125 MMK
	Cheque clearing fees	300 MMK per transaction

2.	Foreign Currency Account	
	Cheque book fees (25 sheets)	3 USD/ 20 YUAN
	Stamp duty on cheque book USD/YUAN (25 sheets)	Free of Charge (FOC)
	Deposit fees	A fee is imposed for cash deposits and notified weekly
	Withdrawal fees	1 (USD/SGD/EUR) Free of Charge (CNY/THB/INR)
	Account transfer	2 (USD/SGD/EUR) Free of Charge (CNY/THB/INR)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Account closure charges	Company 10 (USD/EURO/SGD) Individual 5 (USD/EURO/SGD) CNY-50/ THB-100 / INR-1,000)

3.	Savings Account	
	Passbook fees (Basics Savings/ Smart Saver)	Free of Charge (FOC)
	Passbook fees (Children Savings/ uabSC Stock Trading)	2,000 MMK
	Passbook fees (Saving Plan)	2,000 MMK
	Additional passbook fees	2,000 MMK
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Duplicate passbook	2,000 MMK
	Account closure within 6 months	1,000 MMK

4.	e saving Account	
	Passbook fees	2,000 MMK
	Card issuing fees	3,000 MMK
	Card Issuing fees (Payroll)	Free of Charge (FOC)
	Card annual fees	3,000 MMK (1 st year annual fee waived)
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Duplicate passbook	2,000 MMK
	Account closure within 6 months	1,000 MMK

5.	uab Zeegwat Account	
	Passbook fees	2,000 MMK
	Card issuing fees	Free of Charge (FOC)
	Card annual fees	3,000 MMK (1 st year annual fee waived) Monthly average balance 100,000 MMK (waived)
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Duplicate passbook	2,000 MMK
	Account closure within 6 months	1,000 MMK

6.	Call Account	
	Passbook fees	Free of Charge (FOC)
	Additional passbook fees	2,000 MMK
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Duplicate passbook	2,000 MMK
	Account closure within 6 months	1,000 MMK

7.	Fixed Deposit Account	
	Passbook fees	2,000 MMK
	Printed monthly statement	Free of Charge (FOC)
	Account maintenance fees	Free of Charge (FOC)
	Additional statement (per sheet)	200 MMK
	Duplicate passbook	2,000 MMK

8.	Debit Card	
	Issuing fees	3,000 MMK (2 USD for USD Account) (FOC for Zeegwat Account)
	Annual fees	3,000 MMK (2 USD for USD Account) (1 st year annual fee waived)
	Initial deposit	10,000 MMK
	Minimum balance	1,000 MMK
	PIN Re-issuance	MMK 1,000 (1 USD for USD Account)
	Card lost/replacement fees	MMK 3,000 (2 USD 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)	200 MMK
	Mark-up fees	Fees will be varied as per current exchange rate

9.	Credit Card	
	Issuing fees (Platinum)	50,000 MMK (Supplementary Card: 25,000 MMK)
	Issuing fees (Gold)	25,000 MMK (Supplementary Card: 15,000 MMK)
	Annual fees (Platinum)	120,000 MMK (Supplementary Card: 60,000 MMK)
	Annual fees (Gold)	60,000 MMK (Supplementary Card: 30,000 MMK)
	PIN re-issuance	1,000 MMK
	Card lost/replacement fees	15,000 MMK
	Interest	18% (p.a) annum if credit card repayment is not paid fully by payment due date
	Cash advance	3.25% interest per month
	Cash Withdraw	At uab bank ATM – 5% per transaction (minimum 5,000 MMK) At other local & overseas bank's ATM – 15% per transaction
	Late fees	A minimum of 10,000 MMK or 10% of total outstanding balance as at statement date (whichever is higher), up to a maximum of 20,000 MMK
	Balance inquiry (ATM)	3,000 MMK
	Balance statement inquiry (Over the counter)	3,000 MMK
	Mark-up fees	Fees will be varied as per current exchange rate

10.	Prepaid Card	
	Issuing fees	12,000 MMK
	Annual fees	10,000 MMK (1 st year annual fee waived)
	Initial Deposit	10,000 MMK
	Minimum balance	10,000 MMK
	PIN re-issuance	1,000 MMK

Card lost/replacement fees	12,000 MMK
Cash withdrawal	At uab bank ATM – 5% per transaction (minimum 5,000 MMK)
	At other & local bank's ATM – 15% per transaction
Balance inquiry (ATM)	Free at uab bank ATM, fees applied at other banks' ATM
Balance statement inquiry (Over the counter)	1,000 MMK
Top-up limit	minimum 10,000 MMK and maximum 5,000,000 MMK (or equivalent in foreign currency)
Cancellation fees	2,000 MMK
Mark-up fees	Fees will be varied as per current exchange rate

11. Gift Card	
Issuing fees	New Colorful Gift Card - 12,000 MMK Personalized Gift Card - 15,000 MMK
Annual fees	10,000 MMK (1 st year annual fee waived)
Initial top-up limit before registration	10,000 MMK (Minimum) 1,000,000 MMK (Maximum)
Top-up limit after registration	10,000 MMK (Minimum) 3,000,000 MMK (Maximum)
Card lost/replacement fees	New Colorful Gift Card - 12,000 MMK Personalized Gift Card - 15,000 MMK
Balance statement inquiry (Over the counter)	1,000 MMK
Mark-up fees	Fees will be varied as per current exchange rate

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

13. Transaction Banking 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)
Amendment	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 there of (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 for export	USD 10
	Inward remittance (full credit request)	USD 35 (collected from remitting bank)
	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 (Minimum 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 (Minimum 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 (Minimum 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
	RIA inward- receive money	No Charges

14.	Interbranch Transfers (IBT)	
	Deposit	Free of Charge (FOC)
	Withdrawal (Normal branches)	Free of Charge (FOC)
	Withdrawal (Special branches) within 30 days	0.20%
	Account to account transfer	Free of Charge (FOC)

15.	Internal Remittance (uab to uab)	
	Normal branches	
	Cash to cash (pay to ID)	0.05%
	Special branches (To Muse, Kale, Myitkyina)	0.20% Minimum - 200 MMK Online Charge - 500 MMK
	Special branches (From Muse, Kale, Myitkyina)	Free of Charge (FOC)

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

17.	Other Charges	
	Issue of balance certificate	5,000 MMK
	Audited confirmation documents/certificates	MMK20,000
	Audit confirmation via SWIFT	30 USD
	Courier or delivery charges (where required)	As per service provider
	CCTV recording request (for ATM cards)	5,000 MMK

18.	Other services	
	Electricity bill payment service charges (per meter)	100 MMK per meter
	Payroll service charges	150 MMK per transaction
	Payment order service fees	minimum 100 MMK, 0.1%

19.	Dormancy Fees	
	For MMK account	1,000 MMK per month
	For other currencies account	1 USD equivalent per month