

**Cooperative Bank of Oromia**  
**Mobile, Agency and Internet Banking.**  
**COOPay Ebirr Agent Penalty Matrix**

Depending on the severity and frequency of the faults committed by the Agents, the below penalty measures will be applied.

S.No	Fault	Frequency of the fault		
		1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>
1.	Not posting price list	Oral warning	Written warning/Temporarily Disabling	Termination of Contract
2.	Not putting agent certificate	Written warning	Written warning/Temporarily Disabling	Termination of Contract
3.	Not issuing a deposit slip for customers	Termination of contract	-	-
4.	Registering customers beyond his/her premise	Oral warning	Written warning/Temporarily Disabling	Termination of Contract
5.	Charging customers extra fee for the service	Termination of contract	-	-
6.	Making deposit break down intentionally to get more commission than he/she should get	Written warning/Temporarily Disabling	Termination of Contract	-

7.	Relocating/Changing his/her business premise without prior notice to the bank	Termination of Contract	-	-
8.	Closing his/her business temporarily without prior notice to the bank	Written warning/Temporarily Disabling	Termination of Contract	-
9.	Total shut down of his/her business without prior notice to the bank	Termination of Contract	-	-
10.	Participating in any terrorism financing and money laundering activities	Termination of contract	-	-
11.	Accepting cash and failing to provide E – Float to customer or vice versa	Termination of contract	-	-