**Q:** How do I transfer money to another bank?  
**A:** Use mobile or internet banking to initiate an interbank transfer. You’ll need the recipient’s account number and bank name.

**Q:** How much can I transfer per day?  
**A:** Daily transfer limits depend on your account type. You can view or request to increase your limit via the mobile app or by visiting a branch.

**Q:** What is the daily withdrawal limit at an ATM?  
**A:** The ATM withdrawal limit is typically 10,000 to 20,000 ETB per day, depending on your card type. You can request a limit increase by contacting your branch.

**Q:** What is the withdrawal limit at a bank branch?  
**A:** There is generally no strict limit on withdrawals at the branch, but large cash withdrawals may require prior notice or authorization.

**Q:** What is the withdrawal limit via mobile banking?  
**A:** Mobile banking withdrawal limits range from 5,000 to 15,000 ETB per day, depending on your account level and transaction type. You can verify or adjust limits in the app settings.

**Q:** What are the current exchange rates?  
**A:** You can check real-time exchange rates on our mobile app or website under “Forex Rates.”

**Q:** How do I send money abroad?  
**A:** Visit a branch or use the online portal. You’ll need the recipient’s SWIFT code and account number

**Q:** What is KYC and why is it required?  
**A:** KYC (Know Your Customer) helps us verify your identity and prevent fraud. It’s a regulatory requirement.

**Q:** How can I update my KYC details?  
**A:** Visit your nearest branch with valid ID and proof of address. Some updates may be available via app.

**Q:** How do I contact customer support?  
**A:** You can call our 951, 24/7 helpline, email us, or start a live chat on our website or app.

**Q:** Can I talk to a human agent?  
**A:** Yes, type “Talk to agent” or press 0 to be connected to a live representative during business hours.

**Q:** How do I get my account statement?  
**A:** You can download statements from the app or online banking portal, or request them at your nearest branch.

**Q:** Can I receive my statement by email?  
**A:** Yes, you can opt-in for e-statements via your account settings or at the branch.

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**Q:** How do I register for mobile banking?  
**A:** Download our app and follow the registration steps. You’ll need your account number and registered phone number.

**Q:** I can’t log in to the mobile app. What should I do?  
**A:** Make sure your internet connection is stable and your credentials are correct. You can also reset your password if needed.

**Q:** How do I transfer money using the app?  
**A:** Go to “Transfers,” select recipient, amount, and confirm with your PIN or OTP.

**Q:** How do I apply for a debit or credit card?  
**A:** You can apply online or at your nearest branch. Ensure you meet the eligibility requirements.

**Q:** What should I do if I lose my card?  
**A:** Report the loss immediately through our mobile app or by calling customer service to block the card.

**Q:** How do I activate my new card?  
**A:** You can activate your card at any ATM or by following the instructions included with your card.

**Q:** How can I apply for a loan?  
**A:** You can apply through our website, mobile app, or by visiting any branch with the required documents.

**Q:** What are the interest rates on loans?  
**A:** Interest rates vary depending on the loan type and your eligibility. Please visit our website or branch for detailed information.

**Q:** Can I repay my loan early?  
**A:** Yes, early repayment is allowed. Some loans may have a prepayment fee. Please confirm with your loan officer.

**Q:** Where is the nearest branch or ATM?  
**A:** You can find the nearest branch or ATM using the locator tool on our website or mobile app.

**Q:** What are your branch opening hours?  
**A:** Most branches operate from Monday to Friday, 8:00 AM to 4:00 PM. Some branches are open on weekends.

**Q:** I forgot my password/PIN. How do I reset it?  
**A:** Use the “Forgot Password” option on the login screen or contact customer support. You may also reset it at an ATM or branch.

**Q:** How can I block my debit or credit card?  
**A:** Call our ‘951’, 24/7 hotline or use the mobile banking app to block your card immediately in case of loss or theft.

**Q:** What should I do if I notice suspicious activity on my account?  
**A:** Contact customer support immediately. We will block your account or card and investigate the activity.

**Q:** How do I enable two-factor authentication?  
**A:** Two-factor authentication is enabled by default for online banking. You can manage settings under "Security" in your app.

**Q:** How do I open a bank account?  
**A:** You can open an account by visiting the nearest branch with a valid ID, passport-sized photo, and proof of address. Some accounts may also be opened online via our website or mobile app.

**Q:** What documents are required to open an account?  
**A:** Typically, a valid government-issued ID, proof of address, and a passport-size photo are required. Requirements may vary depending on the account type.

**Q:** How can I check my account balance?  
**A:** You can check your balance through mobile banking, internet banking, by visiting an ATM, or calling our customer care center.

**Q:** How do I update my personal details?  
**A:** Please visit your nearest branch with a valid ID to update personal information. Some updates can also be made via online banking.

**Q:** How can I close my account?  
**A:** To close your account, visit the nearest branch with your ID and any remaining checkbooks or cards. Any outstanding balance will be settled at closure.  
  
**Q**:  **c**ustomer contact center (if do not have specific answer about query)?

**A:** Give always the customer contact center number”951”