

Segments	Youth (PING)		
Accounts	From 15 to 21 years old	From 21 to 35 years old	Women
Account opening fees	Free	EGP 100	EGP 100
Monthly account maintenance fees	Free	EGP 25	EGP 25
Minimum balance for saving accounts	Free	Free	EGP 1000
Monthly below minimum balance fees (minimum balance: EGP 10,000)	Free	EGP 100	Free

Segments	Retail	Select	Elite	Elite World
EGP Accounts				
Account opening fees	EGP 100			Free
Country's Resources Development Fees and Physical Stamp Duty Fee (charged once)	EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)			
Monthly account maintenance fees	EGP 25	EGP 10	Free	Free
Cheque book issuance fees	EGP 7.5/leaf	EGP 7.5/leaf	EGP 7.5/leaf (free 1 chequebook)	EGP 7.5/leaf (free 2 chequebooks)
Minimum balance for saving accounts		EGP 10,000		
Savings account below minimum balance fees (Monthly)	EGP 100		Free	
Below account balance fees	Not applicable	EGP 250	EGP 500	Not applicable
Power of attorney fees	EGP 100 + EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)			
Monthly hold mail fees		EGP 300		

Segments	Retail	Select	Elite	Elite World
Foreign Currency Accounts				
Account opening fees	USD 5/EUR 2.51/AUD 3.79/JPY 2.25/OMR 1.04/AED 10/CAD 3.44/CHF 2.59/KWD 0.824/GBP 2.14/JPY 344.83/LBP 4167/QAR 10/SAR 10.12/DKK 18.73 + equivalent to EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)			Free
Monthly account maintenance fees		USD 3 or equivalent		Free
Minimum balance for saving accounts		USD 1,000		
Minimum saving account balance fees (Monthly)	USD 5 or equivalent	USD 5 or equivalent	Not applicable	Not applicable
Monthly hold mail fees		Equivalent to EGP 300		
Certificates				
(Balance confirmation - Pension - Salary Transfer - Salary transfer stoppage - Account declaration - Transfer of receivables)		EGP 100		
Temporary credit card clearance		EGP 25		

DEBIT CARD FEES*	Retail	Select	Elite	Elite World
Classic card issuance/renewal fees	EGP 150/ EGP 150	Not applicable	Not applicable	Not applicable
Titanium card issuance/renewal fees	Not applicable	EGP 250/ EGP 250	Not applicable	Not applicable
Platinum card issuance/renewal fees	Not applicable	Not applicable	Free/ EGP 400	Free/ EGP 400
Card issuance fees for Women accounts		Free		
Classic Supplementary issuance fees/renewal fees	EGP 150/ EGP 150	Not applicable	Not applicable	Not applicable
Titanium Supplementary issuance fees/renewal fees	Not applicable	EGP 250/ EGP 250	Not applicable	Not applicable
Platinum Supplementary issuance/renewal fees	Not applicable	Not applicable	EGP 400/ EGP 400	EGP 400/ EGP 400
SMS monthly fees	EGP 10	EGP 10	Free	Free
Classic/Titanium/Platinum primary and supplementary card replacement fees		EGP 150/ EGP 250/ EGP 400		
FX mark-up fees on foreign currency transactions		Not applicable		
Successful dispute		Free		
Unsuccessful dispute		EGP 50		
ATM cash withdrawal fees (Non-FABMISR ATMs) domestic/ international		EGP 5/ 4% (Minimum EGP 30)		
ATM balance inquiry fees (Non-FABMISR ATMs)		EGP 3		
Country's Resources Development Fees and Physical Stamp Duty Fee (charged once)		EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)		

CREDIT CARD FEES*	Retail	Select	Elite	Elite World
Classic card issuance/renewal fees		EGP 250/ EGP 250		
Gold/Shine/Titanium card issuance/renewal fees		EGP 400/ EGP 400		
Platinum card issuance/renewal fees		EGP 600/ EGP 600		
Shine credit card issuance fees in case customer has a Women account		Free		
World Elite card issuance/renewal fees	EGP 8,000/ EGP 8,000	EGP 8,000/ EGP 8,000	EGP 8,000/ EGP 8,000	EGP 6,000/ EGP 6,000
Supplementary issuance fees (other than World Elite)		Free		
World Elite supplementary issuance fees/renewal fees	EGP 4,000/ EGP 4,000	EGP 4,000/ EGP 4,000	EGP 4,000/ EGP 4,000	1 free & EGP 2,000 per card for additional card
Classic primary and supplementary card replacement fees		EGP 250		
Gold/Shine/Titanium primary and supplementary card replacement fees		EGP 250		
Platinum primary and supplementary card replacement fees		EGP 300		
World Elite primary and supplementary card replacement fees		EGP 1,000		
Classic card/all other cards annual SMS alert fees		EGP 60/ Free		
Classic monthly interest rate on purchases and cash withdrawals		4.39%		
Gold/Shine/Titanium monthly interest rate on purchases and cash withdrawals		4.39%		
Platinum/World Elite monthly interest rate on purchases and cash withdrawals		4.39%		
Interest on cash withdrawal or wallet loading		4.39% (Interest is calculated from day one)		
Domestic cash withdrawal fees from POS or ATM or wallet loading		4% (Minimum EGP 40)		
International cash withdrawal fees from ATM		8% (Minimum EGP 60)		
FX mark-up fees on foreign currency transactions		5% from transaction amount		
Late payment fees		EGP 150		
Over limit fees		EGP 150		
Successful/ Unsuccessful dispute		Free/ EGP 50		
PIN re-issuance fees		Free		
Statement regeneration fees		EGP 10 per statement		
Over the counter deposit fees (for customers or delegates)		EGP 150 for the amount less than or equal EGP 30,000		
Over the counter withdrawal fees		4% (Minimum EGP 30)		
ATM balance inquiry fees (FABMISR ATMs)		Free		
ATM balance inquiry fees (Non-FABMISR ATMs)		EGP 5		
Interest free credit period for purchases		Up to 55 days in case of full payment by due date		
Monthly paper statement fees		EGP 100		
International shipping (Courier charges)		Actual cost + USD 5		
Minimum payment due		5% (Minimum EGP 50)		
Stamp Duty Fees		0.05% from highest outstanding balance per quarter		
Easy Payment Plan (EPP) interest rate		2.95% (monthly interest across all tenors)		
Balance Transfer (BT) interest rate		2.75% for balance transfer across all tenors		
Loan on Phone (LOP)/Easy Cash monthly interest rate		2.95% (monthly interest across all tenors)		
Installments early settlement fees (except for installment without interest)		1% (Minimum EGP 50 - Maximum EGP 300)		
*This is applied on purchase transactions from the transaction date if the balance is not paid in full by the statement due date. In case of cash transactions or wallet loading, this rate will be applied from the transaction date until the amount is paid in full.		5% from the principal remaining amount		

GENERAL CHARGES	Retail	Select	Elite	Elite World
Monthly paper statement (in local or foreign currency)		EGP 120 or equivalent		
Archived statements re-generation request		EGP 70		
Standing order		EGP 120		
Standing order per transaction		EGP 25		
Over the counter cash withdrawal fees		EGP 60 for the amount below EGP 30,000		
Local cheque/bill collection (within Clearing House)		EGP 10/cheque		
Local cheque/bill collection (outside Clearing House)		0.2% (Minimum EGP 15 - Maximum EGP 400) + Correspondent charges + Courier charges (Adding EGP 50 extra charges for Egyptian Post checks)		
Cheque stop payment		EGP 50 or equivalent per order		
Unpaid cheques drawn on our customer		EGP 25/USD 5		
Signature verification		EGP 30 per stamp		
Certificate of deposits issuance fees (CDs)		EGP 1.45 or equivalent for issuance in other currencies (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)		
Time deposits issuance fees (TDs)		EGP 1.45 or equivalent for issuance in other currencies (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)		
Inheritance fees		(0.3% of the total heritage amount (Minimum EGP 100 - Maximum EGP 1,000))		
Monthly dormancy fees		EGP 20 or equivalent		
Printing immediate statement through branches		EGP 10 per page		

Outgoing Transfers	Retail	Select	Elite	Elite World
Outgoing transfers in local currency		0.2 % (Minimum EGP 50 - Maximum EGP 350) + SWIFT charges		
Outgoing transfers in foreign currency		0.3% (Minimum USD 30 - Maximum USD 100) + SWIFT charges		
Online transfers in local currency		Free		
Online transfers in foreign currency		0.15% (Minimum USD 25 - Maximum USD 50) + SWIFT charges		
ACH Mandates		EGP 12		
ACH direct debit payments * Debtor Installment * per transaction		EGP 12		
Outgoing Transfers Swift charges				
SWIFT Charges for local currency		EGP 50		
SWIFT Charges for foreign currency		USD 30		
Amendment/Investigation/Clarification/Cancellation SWIFT Charges		EGP 40 for local currency USD 20 or equivalent for foreign currency		

Bills and Post dated cheques	Retail	Select	Elite	Elite World
Protest		Actual cost (Legal fees) + Postage charges + EGP 20		
Custody commission (for local currency)		0.3% (Minimum EGP 20 - Maximum EGP 500)		
Custody commission (for foreign currency)		0.3% (Minimum USD 10 - Maximum USD 100 or equivalent)		
Withdrawal of bill/cheque (for local currency)		EGP 20 (no refund for custody commission)		
Withdrawal of bill/cheque (for foreign currency)		USD 5 or equivalent		
Postponement charges (for local currency)		EGP 10		
Postponement charges (for foreign currency)		USD 5 or equivalent		
Inward bills collection		0.2% (Minimum EGP 20 - Maximum EGP 350) + SWIFT charges		
Inward bills returning		Protesto fees + Postage charges + EGP 20		

Collection Charges (Collection of cheques received from customers or local banks)	Retail	Select	Elite	Elite World
Cheques sent for collection through Central Bank of Egypt clearing house		EGP 10 per cheque		
Cheques drawn on FABMISR in local currency (outside clearing house)		0.2 % (Minimum EGP 15 - Maximum EGP 350) + SWIFT charges		
Cheques Drawn on FABMISR in foreign currency (outside clearing house)		0.3 % (Minimum USD 5 - Maximum USD 100) + SWIFT charges or USD 5 flat for issuance of Bank Draft		
Returned international Cheques drawn on FABMISR		EGP 30 for local currency (Outside clearing house) and USD 15 for foreign currency (International cheques) or equivalent + Courier charges if returned abroad		
Collecting local currency Cheques in favor of our customer (Outside clearing house)		0.2 % (Minimum EGP 15 - Maximum EGP 400) + Correspondent charges + Courier charges (Adding EGP 50 extra charges for Egyptian Post cheque)		
Courier (outside Egypt)		Actual courier fees + USD 10 per cheque (Or equivalent)		
Courier (inside Egypt)		Actual courier fees + EGP 25 per cheque (Or equivalent)		
Cheques sent on cash letter basis		0.4 % (Minimum USD 20 - Maximum USD 150) + Correspondent charges + Courier charges		
Unpaid cheques presented by our customer in local currency		EGP 20		
Unpaid cheques presented by our customer in foreign currency		USD 15		
Collection of cheques received from foreign Banks (Drawn on other Banks)		0.4% (Minimum USD 10 - Maximum USD 150) + SWIFT charges + Courier charges + Correspondent charges		
Collection of foreign currency cheques in favor of our customers		0.3 % (Minimum USD 5 - Maximum USD 125) + Correspondent charges + Courier charges		

Segments	Retail	Select	Elite	Elite World
PERSONAL LOANS, HOME LOANS, AUTO LOANS & OVERDRAFT				
Auto Loans/ Personal Loans				
Unsecured loan administration fees		2% by Maximum EGP 100,000		
Secured Loan administration fees	1.50%	1.25%	0.75%	0.50%
Auto Loan registration fees		EGP 200		
Auto Loan Release Ban on Sale		EGP 1000		
Ban on Sale Renewal Fees		EGP 850		
Home Loans				
Secured Loan administration fees	1.75%	1.50%	1.25%	1.00%
Unsecured Loan administration fees		2.5% by Maximum EGP 150,000		
Overdrafts				
Monthly highest debit balance commission	0.2% of debit balance	0.2% of debit balance	0.15% of debit balance	0.1% of debit balance
Processing fees		EGP 50		
Overdraft limit change fee		EGP 50		
Other Fees for Loans				
Early settlement fee for secured Personal/Auto Loans		8% of amount being paid		
Early settlement fee for unsecured Personal/Auto Loans		10% of amount being paid		
Early settlement fee for Mortgage Loans		6% of amount being paid		
Loan rescheduling fee		Free		
Secured loan/ overdraft spread*	3.00%	2.75%	2.50%	2.25%
Late payment fee		EGP 150		
Bank draft (Buy Out Loans)		Free		
Draft/Certified cheque settlement		EGP 10 for local currency - USD 5 for foreign currency		
Overdue interest on interest (ODIN)		22.75%		
Overdue interest on principle (ODPR)		22.75%		
Liability letter		EGP 500		
Stamp duty (not applicable on Home loans)		0.05% from outstanding balance/quarter		
Clearance letter		EGP 25		
Other Fees				
I-score inquiry fees from branches		EGP 100		
I-score inquiry fees through ATM		EGP 100		
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged once)		EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)		

* Terms & conditions may apply regarding pricing the secured loan based on the collateral interest rate

PAYROLL*	Retail	Select	Elite	Elite World		
Payroll accounts						
Account opening fees		Free				
Monthly account maintenance fees		EGP 4				
Statements fees		Free				
Minimum account balance		Nil				
Minimum account balance fees (monthly)		Nil				
Payroll Debit Cards*						
Card Type		Classic	Titanium	Platinum		
Issuance fees		Free				
Annual fees		EGP 150	EGP 250	EGP 400		
Monthly SMS alerts fees		EGP 10				
Replacement fees		EGP 150	EGP 250	EGP 400		
Payroll Loans*						
Administration fees		1.50%				
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged once)		EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)				
Payroll Credit Cards*						
Card Type		Classic	Gold	Shine	Titanium	Platinum
Issuance fees			Free			
Interest rate		4.39%	4.39%	4.39%	4.39%	
Annual fees		EGP 250	EGP 400	EGP 400	EGP 600	
Annual SMS alerts fees		EGP 60		Free		
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged once)		EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)				

*These are the standard charges applicable to Payroll customers, apart from any special agreement. Other debit and credit card fees and charges apply.

Securities Charges	Retail	Select	Elite	Elite World
Book keeping contract		EGP 20		
Securities deposit		1 per mil on the market value for the previous day (Minimum EGP 10 - Maximum EGP 10,000/shareholder)		
Annual custody charges		1 per mil from market value by end of month (deducted on a monthly basis)		
Transfer to another book keeper		1 per mil (Minimum EGP 100)		
Statement		EGP 5		
Coupons commission		5 per mil from coupon value (Minimum EGP 5 - Maximum EGP 500)		
Certificate issuance		EGP 5		
Commission of sale or purchase		1 per mil (Minimum EGP 5 - no maximum)		
Transfer from another book keeper		Free		
Pledge release		0.075 per mil (Maximum EGP 3,000)		
Capital subscription		EGP 200		
Annual holding fees		0.0075% (Minimum EGP 5 - no maximum)		
Investor protection fund		1.5 per mil from market value by end of the year (Maximum EGP 150)		
CDR sale/purchase		EGP 200		
CDR coupon collection		5 per mil (Minimum USD 5 - no maximum)		
CDR Issuance/Cancellation		EGP 400/transaction or equivalent + International Custodian, ESE, Depository bank and other fees		
Monthly CDR custody fees		2.5 per mil on the market value for the end of month (deducted on monthly basis)		
Monthly custody fees of board membership guarantee shares		EGP 50		
Izdehar fund fees		0.025% subscription fees (Maximum EGP 0.25 for each investment Certificate)		
Margin trading charges		4.25% + High Corridor		

Payment Order	Retail	Select	Elite	Elite World
Payment order in local currency		EGP 70		
Payment order in foreign currency		USD 5		
Inward transfers in local currency in favor of bank customer		Fixed charge of EGP 10 on every incoming transfer via swift starting from EGP 10,000		
Inward transfers in foreign currency in favor of bank customer		USD 3		
Credit advices issued for incoming messages		EGP 20 or equivalent		
Statement advice by swift		USD 35 monthly for each account		
Refund of invalid incoming transfer for our clients		EGP 20 for local currency USD 20 or equivalent for foreign currency		

Payment Services	Retail	Select	Elite	Elite World
Cash/Cheque Deposits Value Dates				
Local currency		Value next business day		
Foreign currencies		Value 2 business days for USD 3 business days for other foreign currencies		
Same value date in local currency		Local currency deposits/Cheque collection = 6.5/10,000 (0.065%) for each day till real value date (Minimum EGP 20 - no maximum) Note: The minimum fee EGP 20 will not be applied for the same day value EGP deposits for loan installment payments, 0.065% is applied		
Same value date in foreign currency		Foreign currency deposits/Cheque collection = 4/ 1,000 (0.4%) for each day till real value date (Minimum USD 5 - no maximum)		
Cash deposit transaction below or equal to the amount of EGP 20,000		EGP 30 with the exception of (Customer deposit through messenger, Customer not holding a card for first time till he signs a Debit Card application or if a Credit Card PIN is needed)		
E-ACH credit service for E-payments				
Payroll				
From 0 - 1,000 (Number of transactions)		EGP 5		
1,000 - 5,000 (Number of transactions)		EGP 4		
5,000 or more (Number of transactions)		EGP 2		
For internal transfers		EGP 2 will be deducted for each transaction		
Other Payments (Suppliers, etc...)				
0-200 (Number of transactions)		EGP 15		
200-500 (Number of transactions)		EGP 10		
500 or more (Number of transactions)		EGP 5		
For internal transfers		EGP 2 will be deducted for each transaction		