FABMISR
بنـــك أبـوظبـــي الأول مـصـر

SCHEDULE OF CHARGES

Segments	Youth (PING)		Al Oula	People of Determination
Accounts	**From 15 to 21 years old**	**From 21 to 35 years old**		
Account opening fees	Free	EGP 150	EGP 150	EGP 150
Monthly account maintenance fees	Free	EGP 50	EGP 50	EGP 50
Minimum balance for saving account opening	Free	Free	EGP 1000	EGP 1000
Monthly below minimum balance fees (minimum balance: EGP 10,000)	Free	EGP 100	Free	Free

Segments	Retail	Select	Elite	Elite World
Accounts				
EGP Accounts				
Account opening fees	EGP 150	EGP 125	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 50	EGP 40	EGP 30	EGP 20
Call account - monthly maintenance fees	EGP 100			
Cheque book issuance fees	EGP 10/leaf	EGP 10/leaf	EGP 10/leaf (free 1chequebook)	EGP 10/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 150 + 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			
Foreign Currency Accounts				
Account opening fees	USD 5 or equivalent + 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 150			
Temporary credit card clearance	EGP 25			

DEBIT CARD FEES*				
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
Primary card issuance fees for Al Oula 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
SMS monthly fees for Al Oula account	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)			

*These are the standard charges, apart from any special agreement.

CREDIT CARD FEES*				
Classic card issuance/renewal fees	EGP 400/ EGP 400			
Gold/Titanium card issuance/renewal fees	EGP 400/ EGP 400			
Al Oula card issuance/renewal fees	EGP 450/ EGP 450			
Al Oula Credit Card issuance fees in case customer has Al Oula account	Free			
Platinum card issuance/renewal fees	EGP 650/ EGP 650			
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/Titanium primary and supplementary card replacement fees	EGP 250			
Al Oula primary and supplementary card replacement fees	EGP 300			
Platinum primary and supplementary card replacement fees	EGP 350			
World Elite primary and supplementary card replacement fees	EGP 2,000			
All Cards (other than World Elite) monthly SMS alert fees	EGP 15			
Monthly interest rate on purchases on all cards	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	8% (Minimum EGP 80)			
International cash withdrawal fees from ATM	10% (Minimum EGP 100)			
FX mark-up fees on foreign currency transactions	3% from transaction amount			
Late payment fees	EGP 250			
Over limit fees	EGP 200			
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 200			
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)			
Loan on phone (LOP) fees/Easy cash fees	1% (Minimum EGP 50 - Maximum EGP 300)			
Installments early settlement fees (except for installment without interest)	8% from the principal remaining amount			

*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 and applications that is linked to wallet, this rate will be applied from the transaction date until the amount is paid in full.

GENERAL CHARGES	
Monthly paper statement (in local or foreign currency)	EGP 150 or equivalent
Archived statements re-generation request	EGP 70
Standing order	EGP 120
Standing order per transaction for retail clients	EGP 40
Standing order per transaction for Select clients	EGP 25
Standing order per transaction for Elite & Elite World clients	Free
Over the counter cash withdrawal fees	EGP 100 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 50 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 5,000)
Monthly dormancy fees	EGP 20 or equivalent
Printing immediate statement through branches	EGP 10 per page

Transfers	
Outgoing transfers in local currency	0.2% (Minimum EGP 50 - Maximum EGP 450) + SWIFT charges
Outgoing transfers in foreign currency	0.3% (Minimum USD 30 - Maximum USD 200) + SWIFT charges
Online transfers in local currency	Free
Online transfers in foreign currency	0.15% (Minimum USD 25 - Maximum USD 50) + SWIFT charges
Inward local fund transfer (ACH)	EGP 5
Inward transfer through SWIFT (Foreign currency)	USD 4
FABMISR Online Banking and Mobile Banking instant payment service	0.2% (Minimum EGP 10 - Maximum EGP 50)
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	
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)	
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/returned cheques	EGP 30
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 Personal Loan administration fees	2% by Maximum EGP 100,000			
Secured Personal Loan administration fees	1.50%	1.25%	0.75%	0.50%
Personal Loan registration fees	EGP 200			
Secured/Unsecured Auto Loan administration fees	0%			
Auto Loan registration fees	EGP 800			
Auto Loan Release Ban on Sale	EGP 1250			
Ban on Sale Renewal Fees	EGP 1000			
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	15% of amount being paid			
Early settlement fee for Mortgage Loans	6% of amount being paid			
Early settlement fee for loans settled by another bank/another financial institution (buy-out loans)	15% of amount being paid			
Loan rescheduling fee	Free			
Secured loan against floating CDs*	3.00%	2.75%	2.50%	2.25%
Overdraft spread*	3%			
Late payment fee	EGP 300			
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 150			
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)			

Secured Personal Loans Spreads			
Against Fixed CDs Secured Loan Amount	**Less than EGP 50MM**	**EGP 50MM To less than EGP 100MM**	**EGP 100 MM and above**
Margin	3.00%	2.50%	2.00%

* Terms & conditions may apply regarding the pricing of the secured loans and overdraft based on the collateral interest rates and the minimum lending rate.

PAYROLL*			
Payroll accounts			
Account opening fees	Free		
Monthly account maintenance fees	EGP 4		
Paper Statement fees	EGP 150		
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/Titanium**	**Al Oula**	**Platinum**
Issuance fees	Free		
Interest rate	4.39%		
Annual fees	EGP 400	EGP 450	EGP 650
Monthly SMS alerts fees	EGP 15		
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.

Equities	
Account Opening	EGP50 (once)
Unified Code Issuance/Data Update at EGX	EGP50
Shares Certificates Deposit at MCDR	0.1% of market value based on closing price of the previous day (minimum EGP10 and maximum EGP10000 per investor)
Settlement (Sell/Buy) Fees	0.1% (minimum EGP5 & no maximum)
Safekeeping Fees	0.01% monthly based on securities' market value of last working day of the month
Holding Fees (annual)	0.0075% of market value (minimum EGP5) deducted annually
Investor Protection Fund (IPF) Fees	0.15% of stocks market value at year end (maximum EGP150/stock)
Portfolio Transfer from Another Custodian	Free of Charge
Portfolio Transfer to Another Custodian	0.1% (minimum EGP100 per security)
Pledging/Un-pledging Fees	0.075% (maximum EGP3000)
Cash Dividends Collection Fees	0.5% of dividends value (minimum EGP10)
Holdings Report Issuance/General Meeting Certificate	EGP50
General Meeting Certificate	EGP20
Safekeeping of Securities Guarantee for BoD Membership	EGP50/month
Rights Issue Subscription Request	EGP200 (applied on a case-by-case basis)

Fixed Income Securities	
Safekeeping Fees (monthly)	0.015% annual – deducted on a monthly basis based on securities' market value of last working day of the month
Holding Fees (annual)	0.003% deducted annually
Settlement Fees – Secondary Market Deals	EGP50 + 0.0057% (minimum EGP51 and maximum EGP1550 per transaction)
Administration Fees – Primary Market	0.025% (minimum EGP250 and maximum EGP1000)
Statement Issuance Fees	EGP50
Dormant Account Activation Fees	EGP50
Pledged Securities Statement Issuance Fees	EGP250
Pledging/Un-pledging Fees	0.25% (maximum EGP5000) per request
Interest/Coupon Collection Fees	0.2% (maximum EGP510)
Redemption Collection Fees	0.2% (maximum EGP510) per transaction
Unsettled Transactions Fees	0.001%
Stamped Tax Report/Statement Issuance Fees	EGP250 per report/statement
Settlement Fees – Repos Transactions	0.05% (maximum EGP5000)

Payment Order	
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	
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 100 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

Bank Drafts , Certified Cheques and Purchased Cheques	
Bank drafts and certified cheques	
Issuance in local currency	0.2% (Minimum EGP 30 - Maximum EGP 350) *Maximum EGP 50 for Governmental Authorities (Taxes and customs)
Issuance in foreign currency	0.3% (Minimum USD 20 - Maximum USD 100)
Bank draft (Buy out Loans)	Free
Draft/Certified cheque settlement	EGP 10 for local currency - USD 5 for foreign currency
Purchased Cheques	
Local currency	0.6% (Minimum EGP 15 - no maximum)
Foreign currency	0.6% (Minimum USD 10 - no maximum)

Safe Deposit Boxes Annual Fees	Elite	Elite World
Small	EGP 2,000	Free
Medium	EGP 3,500	EGP 3,000
Extra Medium	EGP 4,500	EGP 4,000
Large	EGP 6,000	EGP 5,500
Lost key fees	EGP 400 + Actual cost of the key replacement	
Insurance fees	EGP 1,000	
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged only once, upon granting the service)	EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)	

* In case of account downgrade to Retail or Select, the same fees for the Elite account will apply