FABMISR
بنـــك أبـوظبـــي الأول مـصـر

SCHEDULE OF CHARGES

Accounts	
Account Opening Fees LCY	EGP 150 + EGP 1.45 (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Account Opening Fees FCY	USD 5 or equivalent + Equivalent to EGP 1.45 (Equivalent to 1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees) The foreign currency account opening fee may slightly vary due to the exchange rate fluctuations and may therefore differ from the equivalent of USD 5
Monthly Maintenance Fees per Current Account	EGP 50 or equivalent
Monthly Maintenance Fees per Call Account	EGP 100 or equivalent
Lowest Credit Balance Fees (below EGP 10,000 or below USD 2,000)	EGP 20 or equivalent
Minimum balance fee for SME Business Growth Account (less than EGP 10,000) Monthly	EGP 100
Power of Attorney	EGP 150 + EGP 1.45 or its equivalent (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Monthly Hold Mail Fees	EGP 300
External Signature Verification	EGP 50 Per Paper
Reprinting of Account Statement	10 EGP/statement
High Debit Balance	Cash Covered Overdrafts: 0.20%/Uncovered: 0.20%
Courier Charges	Local: EGP 50/Overseas: Actual Cost + USD 5
Cash Delivery	Location based pricing
Cash Pickup	Location based pricing backed by agreements & BCP
Cheque Pickup	Case-to-case basis depending on the geographic location from which the pickup will be done
Online banking subscription fees	EGP 100/Month
Dormancy Fees	EGP 20 or its equivalent
Preferred Covering	Free
Liability Letter Fees	EGP 500
Account Declaration Fees	EGP 100
Certificate of Deposits issuance fees (CDs)	EGP 1.45 or equivalent for issuance in other currencies
Time Deposits issuance fees (TDs)	EGP 1.45 or equivalent for issuance in other currencies
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged only once upon granting any corporate facility)	EGP 1.45
I- Score Services	
Commercial Register through Branches	EGP 310
Funds Transfer (Outward)	
Own Account Transfer	Free
Third Party Transfer (within the bank)	Free
Domestic Fund Transfer	Tariff for local currency transfers 0.2% (Minimum EGP 50 - Maximum EGP 450) + Flat Fee EGP 50
	For EUR & USD currencies through ACH: 0.3% (minimum USD 25 - maximum USD 100) + SWIFT Charges: USD 20 Flat
International Transfer (SWIFT)	0.3% (Minimum USD 30 and Maximum USD 200) + USD 30 SWIFT charges
International Transfer (SWIFT) (OUR)	0.3% (Minimum USD 30 and Maximum USD 200) + USD 30 SWIFT charges
Payment Service Requests - Per Transaction	
Payment Amendment	EGP 40 for local currency , USD 20 or equivalent for foreign currency
Payment Cancellation and Refund	EGP 40 for local currency , USD 20 or equivalent for foreign currency
Payment Rejection	EGP 20 for local currency , USD 20 or equivalent for foreign currency
Bank Drafts	
Issuance of the Bank draft and certified cheques LCY	0.2% (Minimum EGP 30 and Maximum EGP 350) *Maximum EGP 50 for Governmental Authorities (Tax and Customs)*
Cancellation of Bank Draft (Local currency)	EGP 10
Stop Payment of Bank Draft (local currency)	EGP 50
Issuance of Bank Draft (Foreign currency)	0.30% (minimum USD 20 - maximum of USD 100)
Cancellation of Manager's Cheque (Foreign currency)	USD 20 (SWIFT Charges)
Stop Payment of Bank Draft (Foreign currency)	EGP 50 or equivalent
Cheque Services	
Regular Cheque issuance	EGP 10 per leaf
Customized cheques/A4 cheques	EGP 15 per leaf
Stop Cheque Payment (Per Cheque)	EGP 50 or equivalent per order
Standing Instructions (SI)	
Setup Fee	EGP 100 Local Account & USD 10 or equivalent for other foreign currencies + Transaction fee (per payment)
Maintenance/Amendment Fee	EGP 50
Cancellation Fee	Free
Failure - Insufficient Funds	Free
Salary Processing	
Transmission Fee (Per file)	Free
Payment within the bank	Free
Payments to 3rd party bank Accounts - Per Record	Normal tariff for local currency transfers: 0.2%. (minimum EGP 25 - maximum EGP 350) + SWIFT Charges : EGP 50 Flat
	For EUR & USD currencies through ACH: 0.3% (minimum USD 25 - maximum USD 100) + SWIFT Charges: USD 30 Flat
Inward Transfer	
Inward Local Fund Transfer (ACH)	EGP 5
Inward Through Swift FCY	USD 4 or equivalent
Government Payments	
Customs Payment	0.2% (minimum EGP 50 - maximum EGP 350)
Social Insurance	0.2% (minimum EGP 50 - maximum EGP 350)
NAFEZA	0.2% (minimum EGP 50 - maximum EGP 350) + EGP 110
Tax Payments	Free
Suez Canal Unified Bill	Flat USD 20 + 0.2% (minimum EGP 5 - maximum EGP 20)
Real Estate Taxation	Flat EGP 50
Citizen Payment	Free
Investment Lands Payment	EGP 100 Fixed
AU Teller Payment	0.1% (minimum EGP 20 - maximum EGP 200)
GOIEC	0.1% (minimum EGP 20 - maximum EGP 200)
Emergency Aid Fund	0.2% (minimum EGP 50 - maximum EGP 250)
Municipalities and Governorates	0.2% (minimum EGP 50 - maximum EGP 250)
Direct Debits	
Direct Debit Originator Registration Setup	EGP 12
DDR File Processing Fees (per File)	EGP 12 Per Transaction
Liquidity Management	
Monthly Maintenance Fees	EGP 30 for corporate
Account Maintenance Fees Per Account	
MT940 Detailed Statement	
Account Statement - Local Currency	Daily Statement: EGP 125/month
	Weekly Statement: EGP 100/month
	Monthly Statement: EGP 75/month
Account Statement - Foreign Currency	Daily Statement: USD 50/month
	Weekly Statement: USD 40/month
	Monthly Statement: USD 25/month
MT950 Summary Statement	
MT950 Summary Statement	USD 20/account/month
Outward Collection Commission	
Local cheque/bills within clearing house	EGP 10/Cheque
Local cheque/bills out clearing house	0.2 % (minimum EGP 15 - maximum EGP 400) + Correspondent Charges + Courier Charges (Adding EGP 50 extra charges for Egyptian Post checks)
Foreign cheque	0.3 % (minimum USD 5 - maximum USD 125) + Correspondent Charges + Courier Charges
Outward Returned	
Other banks checks returned uncollected (LCY) inside clearing house	EGP 30 + courier charges if needed
Other banks checks/bills returned uncollected (LCY) outside clearing house	EGP 20 + courier charges if needed
Other banks checks returned uncollected (FCY) inside and outside clearing house	USD 10
Inward Collection Commission	
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)
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)
Cheque/bill in LCY (out of clearing)	0.3% minimum EGP 20/ maximum EGP 500 +EGP 50 SWIFT charges
Cheque in FCY	0.3% minimum USD 5/ maximum USD 100 + USD 30 SWIFT charges
Stop Payment Cheque LCY	EGP 50 per cheque
Stop Payment Cheque FCY	EGP 50 per cheque or equivalent in FCY
Inward Returned	
checks returned uncollected (LCY) inside clearing house	EGP 25
checks returned uncollected (LCY) outside clearing house	EGP 30
checks returned uncollected (FCY) inside and outside clearing house	USD 15
checks returned uncollected (LCY) drawn on us (Deposited by our Client)	EGP 20
checks returned uncollected (FCY) drawn on us (Deposited by our Client)	USD 10
Postage & SWIFT Charges	
Postage inside Egypt	EGP 50
Postage outside Egypt	USD 30
Postdated cheques custody fees	EGP 20/cheque (maintained or withdrawal) USD 2/cheque for foreign currency
Certificates	
Bank's certificate current year balance	EGP 75
Bank's certificate previous year balance	EGP 75
Corporate capital certificate (under formation-increase)	EGP 500
Government Payments	
Customs Payment	EGP 75 (through E-CPS)
Social Insurance	EGP 75 (through E-CPS)
NAFEZA	EGP 75 (through E-CPS)
Tax Payments	Free
Account Maintenance Fees Per Account	
MT950 Summary Statement	USD 20/account/month
Unsecured small business loans	
Administration fees	2% from loan amount
Late payment fees	EGP 150
Overdue interest on interest (ODIN)	33.25%
Overdue interest on principal (ODPR)	33.25%
Early settlement fees	8% from loan outstanding exposure
Virtual Accounts Services Fees	
Setup fee	20,000 one off
Monthly platform fee	EGP 5,000
Per VA creation fee	10 EGP each account
Incoming credit fee	0.06 % of amount (min 3 EGP, max EGP 10 EGP)

Credit Card	
Primary Issuance/Annual fees	EGP 2500
Primary Card Replacement Fees	EGP 750
Monthly Interest Rate on Purchasing and Cash Withdrawal	Monthly debit interest 4.39%
Interest Free Credit Period for Purchase	Up to 55 days in case of full payment by due date
Interest on Cash Withdrawal or Wallet Loading	4.39% (Interest is calculated from day one)
Late Payment Fees	EGP 250
SMS Alert Fees	Free
Cash & Purchase Foreign Currency Transactions (Markup fees)	3% from transaction amount
Wrong dispute	EGP 50
Over Limit Fees	EGP 200
PIN Re-issuance Fees	Free
Statement Regeneration Fees	EGP 10 per statement
Domestic cash withdrawal fees from POS or ATM or wallet loading	8% with a minimum of EGP 80
International cash withdrawal fees from POS or ATM	10% with a minimum of EGP 100
Over Counter Withdrawal Fees	4% with a minimum of EGP 30
ATM Balance Inquiry (on-us ATM)	Free
ATM Balance Inquiry (off-us ATM)	EGP 5 per transaction
Monthly Paper Statement Fees	EGP 200
International Shipping (Courier Charges)	Actual Cost + USD 5
Minimum Payment Due	5% (minimum EGP 50)
Over the Counter Deposit Fees (Less than 30,000 EGP)	EGP 150
Receipt Printing Fees	Free
*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.	
Import Letter of Credit	
In case of mixed payment and LC expired, and remaining balance will be paid against applicant's instructions.	0.25% per quarter, minimum USD 50
Issuance of local letter charges	EGP 500
Preparing a Draft of Letter of Credit Issuance or Amendments	USD 50 flat
Form-4 Issuance (under Letter of Credit Import)	EGP 150
Discrepancies Fees (on correspondent account)	USD 150 Flat full set of discrepancies
Fully Covered Cash Margin (Nil interest)	1.25% Minimum USD 100 or Equivalent (1.25% for first quarter and 0.25% for 3 consecutive quarters (2% pa) + EGP 1.45 (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Issuance Against Facility	1.25% (minimum USD 75 or Equivalent for first quarter)
	0.25% per quarter (minimum USD 75 or Equivalent for 3 consecutive quarters)
	+ EGP 1.45 (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Usance or Deferred Payment (Acceptance) for Fully Cash Margin (Nil interest)	0.50% per quarter (2% per annum) (minimum USD 100 per quarter)
Usance or Deferred Payment (Acceptance) Against Facility	0.60% per quarter (2.4% per annum) (minimum USD 100 per quarter)
Revolving LC	Opening Commission + 0.25 % Min. USD 50 once on Outstanding Balance
Amendment (except increase and extension)	USD 25 Per Item
Extension (within period)	0.2% min USD 75
Extension (another period)	LC tariff is applied on extension for further periods not previously charged
Issuance of Marine LG	USD 100 with cash under LC reserve USD 1000 + Postage of Marine Guarantee USD 15
Endorsement (B/L - AWB)	0.1% (minimum USD 15 - maximum USD 50)
Postage/ Courier	USD 10
Payment of expired L/C	0.50%
Docs value is over the total L/C amount	1.25% from the exceeding amount (minimum USD 100)
Swift Charges	
Full SWIFT	USD 100
Short SWIFT	USD 35
Import & Export Documentary collection	
Documents delivery of additional/or revised documents	USD 25
Keeping inward bank-to-bank documents at our custody for more than 1 month	USD 50
Keeping draft at our custody	USD 100 Flat
Endorsement commission of B/L to our order	USD 50 Flat
Credit advices for Export Proceeds	EGP 50 Per Advice
Import documentary collection commission including transfer fees	1.25% (minimum USD 100 - no maximum)
Export documentary collection	0.30% (minimum USD 50 or equivalent in EGP)
Avalized	Collection Commission + 0.50% /quarter (minimum USD 50)
Deferred payment without responsibility	USD 25
Postage	USD 100 Outside Egypt - USD 30 Inside Egypt
Amendment	USD 10/amendment or equivalent in EGP
Extending Bill Maturity date	USD 25
Swift charges	USD 35 for payments and USD 10 for Tracers/ Correspondence
Advance Payment prior Form 4 issuance	0.3% (minimum USD 25 - maximum USD 350 or equivalent in EGP)
Issuing Form 4	USD 10
Settlement of dues without form 4 issuance from FABMISR (for non-borrower clients)	0.625% (minimum USD 50 - No maximum) or equivalent in EGP
Settlement of dues without form 4 issuance from FABMISR (for borrower clients)	0.3% (minimum USD 25 - maximum USD 150) or equivalent in EGP
Forward document for collection to another local bank upon remitting bank's / drawee's request	USD 185 flat or equivalent in EGP + USD 50 flat or equivalent in EGP in case transport document endorsement is needed
Returning documents to the remitting upon their / drawee's request	USD 185 flat or equivalent in EGP + USD 50 flat or equivalent in EGP in case transport document endorsement is needed
Bills kept unsettled for six months	USD 50 Flat Upon Settlement
Extending bills maturity date	USD 20
Swift tracer to correspondent	USD 25
Export LC	
Advising L/C	USD 100
Confirming L/C	Risk Based Pricing Subject to Bank Arrangements
Acceptance Commission for Confirmed LCs	0.20 % per month with a minimum of USD 100
Negotiation	0.30% (minimum USD 100)
Transfer L/C	0.2 % (minimum USD 100)
Amendments (per item)	USD 30 Flat
International Fast Courier	USD 100
Local Fast Courier	USD 30
Swift charges - Full SWIFT	USD 100
Short SWIFT	USD 35
Documents / Bills sent for collection	0.25% for documents sent after L/C expired minimum USD 50
Assign of Export proceeds	0.2% (minimum USD 100)
Examination of Shipping documents negotiated under unconfirmed LC	0.1% (minimum USD 100 - no maximum)
Postage	USD 15
Issuance fees for pre-export certificate to custom authorities	USD 20 flat or equivalent in EGP
Guarantees Issued Against Counter Guarantees Received	
Bid bonds	Foreign Guarantee- Risk based Pricing Subject to Bank Arrangements.
Performance and Advance payment and all other kinds except Bid Bonds	Foreign Guarantee -- Risk based Pricing Subject to Bank Arrangements.
Advising without responsibility on our part	USD 100
Amendment (excluding extension and increase)	USD 25/Item
Extension (within period)	USD 50
Postage Fees & SWIFT charges	Postage for International: USD 10/transaction
	SWIFT charges: USD 35/message
Courier Charges	USD 25
Local and Counter Guarantees Issued	
Technical review of non-standard LG text requested by client (to be taken upon issuance)	USD 35 or equivalent
Bid bonds	0.30% (minimum EGP 200/quarter)
Performance - advance payment and all other kinds except Bid Bonds	0.50% (minimum EGP 200/quarter)
Extension (within period)	EGP 150/Quarter
Fully covered cash margin (with nil interest bearing)	EGP 150/Quarter
Amendment (excluding increase and extension)	EGP 150 Flat
Postage Fees	Postage for local - EGP 70/transaction
SWIFT Charges	SWIFT charges for issuing counter guarantees -- USD 100/message
	SWIFT charges - USD 35 per message for cross-border message
	SWIFT charges - USD 10 per message for domestic message
Confirmation letter Charges	EGP 100 Flat
Country's Resources Development Fees and Physical Stamp Duty Fees (Deducted upon issuance of any LG issued by order of our customer)	EGP 1.45 (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Electronic Payments Fees	
Funds Transfer (Outward)	
Own Account Transfer	Free
Third Party Transfer (within the bank)	Free
Domestic Fund Transfer- ACH + SWIFT (SHA/BEN/OUR)	0.1% (minimum EGP25 - maximum EGP 175) + SWIFT Charges 50 EGP
International Transfer (SWIFT)	0.15% (minimum USD 25 - maximum USD 50) + SWIFT Charges: USD 30 Flat
International Transfer (SWIFT) (OUR)	0.15% (minimum USD 25 - maximum USD 50) + SWIFT Charges: USD 30 Flat + Correspondent Bank Charges at actuals
Bank Draft	
Issuance of Bank Draft (Local currency)	50% discount on manual charges (maximum EGP 175)
Cheque Services	
Issuance of Cheque Book	25% discount over manual pricing
Standing Instructions (SI)	
Setup Fee	Free
Maintenance/ Amendment Fee	Free
Cancellation Fee	Free
Salary Processing	
External Payroll processing through FABMISR pay	EGP 10 per transaction
Transmission Fee (Per file)	Free
Payment within the bank	Free
Payments to 3rd party bank Accounts - Per Record	Local currency: 0.1% (minimum EGP 25 - maximum EGP 175) + SWIFT Charges : EGP 50 Flat
External salary payments in FCY	USD 2 or equivalent in other FCYs
Secured small business loans	
Administration fees	1.50% from loan amount
Late payment fees	EGP 150
Overdue interest on interest (ODIN)	22.75%
Overdue interest on principle (ODPR)	22.75%
Early settlement fees	8% from loan outstanding exposure