FABMISR الإسلامي ISLAMIC

SCHEDULE OF CHARGES

Accounts	
Account Opening Fees for local currency	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 (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
Minimum balance fee for Islamic 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	Equivalent to EGP 300
External Signature Verification	EGP 50/Paper
Reprinting of Account Statement	EGP 10/Statement
Courier Charges	Local: EGP 50 -Overseas: USD 5 + Actual Cost
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 its equivalent for issuance in other currencies (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Time Deposits issuance fees (TDs)	EGP 1.45 or its equivalent for issuance in other currencies (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
Country's Resources Development Fees and Physical Stamp Duty Fees (Charged only once upon granting any corporate facility)	EGP 1.45 (1.00 LE for Country's Resources Development Fees and 0.45 LE Physical Stamp Duty Fees)
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 Bank Draft (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/order
Standing Instructions (SI)	
Setup Fee	EGP 100 local account & USD 10 or equivalent for other foreign currencies + transaction fee/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/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/per 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/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

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 profit)	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 Profit)	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 % (minimum USD 50) once on Outstanding Balance
Amendment (except increase and extension)	USD 25/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 EGP7
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 %/month (minimum 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) with no Max
Postage	USD 10
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 per 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/per quarter
Fully covered cash margin (with nil profit bearing)	EGP 150/per quarter
Amendment (excluding increase and extension)	EGP 150 Flat
Postage Fees	Postage for Local -- EGP 70 per transaction
SWIFT Charges	SWIFT charges for issuing counter guarantees - USD 100 per 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)	Local currency: 0.1% (minimum EGP 25 - maximum EGP 175) + SWIFT Charges: EGP 50 Flat
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 + Correspondence Bank Charges at actuals
Bank Drafts	
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
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