

Segments	Youth (PING)	
Accounts	From 15 to 21 years old	From 21 to 35 years old
Account opening fees	Free	EGP 100
Monthly account maintenance fees	Free	EGP 25
Minimum balance for account opening	Free	Free

Segments	Retail	Select	Elite	Elite World
<b>Accounts</b>				
EGP Accounts				
Account opening fees	EGP 100		Free	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 20	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)
Below segments balance fees (applicable to Current Accounts)	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			
Foreign Currency Accounts				
Account opening fees	Equivalent to EGP 100 + Equivalent to EGP 1.45 (EGP 1 for Country's Resources Development Fees and EGP 0.45 for Physical Stamp Duty Fees)			Free
Monthly maintenance fees	Equivalent to EGP 20			Free
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 Murabaha 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
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			
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)			

MURABAHA CARD FEES	
Titanium Primary card issuance/renewal fees	EGP 400/ EGP 400
Supplementary card issuance/renewal fees	Free
Primary card replacement fees	EGP 250
Supplementary card replacement fees	EGP 250
Annual SMS alert fees	Free
Monthly profit rate on purchases and cash withdrawals	4.39%
Profit on cash withdrawal or wallet loading	4.39% (Profit 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 Charge Fee (paid to charitable accounts)	EGP 150
Over limit fees	EGP 150
Successful dispute	Free
Unsuccessful dispute	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
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
Profit 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

GENERAL CHARGES	
Printing immediate statement through branches	EGP 10 per page
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 EGP30,000
Over the counter deposit fees (for customers or delegates)	EGP 30 for the amount less than or equal EGP30,000
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

Outgoing Transfers	
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	
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 cheques)
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
<b>COMMODITY MURABAHA &amp; AUTO MURABAHA</b>				
Unsecured Murabaha administration fees	2 % by Maximum EGP 100,000			
Secured Murabaha administration fees	1.50 %	1.25 %	0.75 %	0.50 %
Auto Murabaha registration fees	EGP 200			
Auto Murabaha Release Ban on Sale	EGP 1000			
Ban on Sale Renewal Fees	EGP 850			
<b>Other Fees for Murabaha</b>				
Early settlement prize	Rebate rate up to 80 %			
Murabaha spread rate*	3.00 %	2.75 %	2.50 %	2.25 %
Murabaha rescheduling fee	Free			
Late payment fee (paid to charitable accounts)	EGP 100			
Bank draft (Buy Out Finance)	Free			
Draft/Certified cheque settlement	EGP 10 for local currency - USD 5 for foreign currency			
Liability letter	EGP 500			
Stamp duty	0.05 % from outstanding balance/quarter			
Clearance letter	EGP 25			
<b>Other Fees</b>				
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)			

SMALL BUSINESS MURABAHA	
<b>Secured small business Murabaha</b>	
Administration fees	1.50 %
Late payment fee (paid to charitable accounts)	EGP 100
Early settlement prize	rebate rate up to 80 %
<b>Unsecured small business Murabaha</b>	
Administration fees	2 %
Late Charge Fee (paid to charitable accounts)	EGP 100
Early settlement prize	rebate rate up to 80 %

PAYROLL*			
<b>Payroll accounts</b>			
Account opening fees			Free
Monthly account maintenance fees			Free
Statements fees			Free
<b>Payroll Debit Cards*</b>			
<b>Card Type</b>	<b>Classic</b>	<b>Titanium</b>	<b>Platinum</b>
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
<b>Payroll Murabaha*</b>			
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)	
<b>Payroll Murabaha Card*</b>			
<b>Card Type</b>		<b>Titanium</b>	
Issuance fees		Free	
Profit rate		4.39%	
Annual fees		EGP 400	
Annual SMS alerts fees		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)	

Securities Charges	
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 GDR 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	
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

E-ACH credit service for E-payments	
<b>Payroll</b>	
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
<b>Other Payments (Suppliers, etc...)</b>	
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	
<b>Bank drafts and certified cheques</b>	
Issuance in local currency	0.2 % (Minimum EGP 25 - 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 Finances)	Free
Draft/Certified cheque settlement	EGP 10 for local currency - USD 5 for foreign currency
<b>Purchased Cheques</b>	
Local currency	0.6 % (Minimum EGP 15 - no maximum)
Foreign currency	0.6 % (Minimum USD 10 - no maximum)

Safe Deposit Boxes Annual Fees	
Small	EGP 2,000
Medium	EGP 3,500
Extra Medium	EGP 4,000
Large	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)

Payment Services	
<b>Cash/Cheque Deposits Value Dates</b>	
Local currency	Value next business day
Foreign currencies	Value 2 business days for USD 3 business days for other foreign currencies
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)
Lost key fees	EGP 400 + Actual cost of the key replacement