

Segments	Retail	Select	Elite	Elite World
Accounts				
EGP Accounts				
Account opening fees	EGP 50		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 20		EGP 10	Free
Cheque book issuance fees	EGP 3/leaf	EGP 2/leaf	EGP 1/leaf (free 1 chequebook)	EGP 1/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 75 + 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 100			
Foreign Currency Accounts				
Account opening fees	Equivalent to EGP 50 + 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		Equivalent to EGP 10	Free
Monthly hold mail fees	Equivalent to EGP 100			
Certificates				
(Balance confirmation - Pension - Salary Transfer - Salary transfer stoppage - Account declaration - Transfer of receivables)	EGP 75			
Temporary Murabaha card clearance	EGP 25			

DEBIT CARD FEES*				
Classic card issuance/renewal fees	EGP 75/ EGP 75	Not applicable	Not applicable	Not applicable
Titanium card issuance/renewal fees	Not applicable	Free/ EGP 100	Not applicable	Not applicable
Platinum card issuance/renewal fees	Not applicable	Not applicable	Free/ EGP 200	Free/ EGP 200
Classic supplementary issuance fees/renewal fees	EGP 50/ EGP 50	Not applicable	Not applicable	Not applicable
Titanium supplementary issuance fees/renewal fees	Not applicable	EGP 100/ EGP 100	Not applicable	Not applicable
Platinum supplementary issuance/renewal fees	Not applicable	Not applicable	EGP 150/ EGP 150	EGP 150/ EGP 150
SMS monthly fees	EGP 10	EGP 10	Free	Free
Classic/Titanium/Platinum primary and supplementary card replacement fees	EGP 50/ EGP 75/ EGP 100			
FX mark-up fees on foreign currency transactions	10 % from transaction amount			
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)			

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

MURABAH CARD FEES	
Titanium Primary card issuance/renewal fees	EGP 300/ EGP 300
Supplementary card issuance/annual fees	Free
Primary card replacement fees	EGP 125
Supplementary card replacement fees	EGP 125
Annual SMS alert fees	Free
Monthly profit rate on purchases and cash withdrawal	3%
ATM cash withdrawal fees	4 % (Minimum EGP 30)
FX mark-up fees on foreign currency transactions	10 % from transaction amount
Late Charge Fee (paid to charitable accounts)	EGP 150
Over limit fees	EGP 100
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 30
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
Profit on cash withdrawal	Profit is calculated from Day One
Monthly paper statement fees	EGP 20
International shipping (Courier charges)	Actual cost + USD 5
Minimum payment due	5 % (Minimum EGP 50)

*This is applied on purchase transactions from the statement date if the balance is not paid in full by the statement due date. In case of cash transactions, this rate will be applied from the transaction date until the amount is paid in full.

GENERAL CHARGES	
Printing immediate statement through branches	EGP 5 per page
Monthly paper statement (in local or foreign currency)	EGP 60 or equivalent
Archived statements re-generation request	EGP 70
Standing order	EGP 120
Over the counter cash withdrawal fees below or equal to the amount of EGP20,000	EGP 40
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 25 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)

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)

Outgoing Transfers	
Outgoing transfers in local currency	0.2 % (Minimum EGP 25 - Maximum EGP 350) + SWIFT charges
Outgoing transfers in foreign currency	0.3 % (Minimum USD 25 - 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 40
SWIFT Charges for foreign currency	USD 20
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
COMMODITY MURABAH & AUTO MURABAH				
Unsecured Murabaha administration fees				
Secured Murabaha administration fees	1.50 %	1.25 %	0.75 %	0.50 %
Auto Murabaha registration fees	2 % by Maximum EGP 100,000			
Auto Murabaha Release Ban on Sale	EGP 200			
Ban on Sale Renewal Fees	EGP 200			
Other Fees for Murabaha				
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 300			
Stamp duty	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 finance based on the collateral profit rate

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

PAYROLL*				
Payroll accounts				
Account opening fees	Free			
Monthly account maintenance fees	Free			
Statements fees	Free			
Payroll Debit Cards*				
Card Type	Classic	Titanium	Platinum	
Issuance fees	Free			
Annual fees	EGP 40	EGP 75	EGP 100	
Monthly SMS alerts fees	EGP 10			
Replacement fees	EGP 40	EGP 75	EGP 100	
Payroll Murabaha*				
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 Murabaha Card*				
Card Type	Titanium			
Issuance fees	Free			
Profit rate	3 %			
Annual fees	EGP 300			
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)			

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

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)
GDR sale/purchase	EGP 200
GDR coupon collection	5 per mil (Minimum USD 5 - no maximum)
GDR 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
Idzdehar 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

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
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

Bank Drafts , Certified Cheques and Purchased Cheques	
Bank drafts and certified cheques	
Issuance in local currency	0.2 % (Minimum EGP 25 - Maximum EGP 350)
Issuance in foreign currency	*Maximum EGP 50 for Governmental Authorities (Taxes and customs)
Bank draft (Buy out Finances)	0.3 % (Minimum USD 20 - Maximum USD 100)
Draft/Certified cheque settlement	Free
Purchased Cheques	
Local currency	EGP 10 for local currency - USD 5 for foreign currency
Foreign currency	0.6 % (Minimum EGP 15 - no maximum)
	0.6 % (Minimum USD 10 - no maximum)