



EGBANK



EGBANK Tarif

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Dear Customer,

At **EGBANK**, we strongly believe that disclosure and transparency are the key to our success and to maintain a strong and healthy long-term relationship with our customers. Therefore, we do our best to make sure our customers are fully aware of the fees and charges incurred on their banking transactions and levied on the provided products and services. Our mission to keep our customers informed is reflected in all our products and services, as the Bank strives to communicate with its customers through clear and transparent means. Our highly professional Customer Service is also available to offer all necessary information and clarifications. To top it off, EGBANK has published clear and detailed tables of the Bank's various fees and commissions.

For more information, kindly contact our Call Center on 19342

General Conditions

- The charges and fees in this Price-list are applicable to the products and services of EGBANK and they are effective as of 2020
- Commission, fees and charges rates are standard and may be amended on special occasions. The present Price-list is subject to periodic review.
- EGBANK has the right to modify or change the fees and charges at its sole discretion after being published. New tariff will be made available on the Bank's website and the branches once the new charges become applicable.
- EGBANK will advise the customers of the changes hereto by means of:
 1. sending information in electronic form, or
 2. providing information in EGBANK branches, or
 3. including in the different means of communication with the customers, or
 4. publishing the updated tariff on EGBANK Website
- The exchange rate for foreign currency transactions shall be calculated upon the foreign currency effective rate on the transaction execution date unless it is stipulated otherwise in any other contract.
- The present Price-list includes the usual basic transactions of EGBANK. For this reason, it is recommended that Customers refer to the Bank officers prior to conducting any transactions not included in this booklet to ensure all fees and charges are clear and acceptable for the customer before processing the transaction/providing the service
- Any fees or charges for any provided service/product not mentioned in the below tables will be made available upon request from the customer.
- All applied charges are predetermined in either EGP or USD. All fees and charges will be debited in the same account currency. In case the account incurs a charge with a different currency, the amount will be converted based on EGBANK effective exchange rate and deducted from the account.
- All the products and services listed below are subject to the terms and conditions included in the general and special agreements signed between the customer and EGBANK, especially the "Terms and Conditions for Opening and Operating a Bank Account"
- Other expenses such as stamps, postage, cable, fax charges, special courier charges ... etc, which are not included in this booklet will be charged where incurred.
- For any pricing related inquiries, please revert back to your account Relationship Manager
- No allocation commission is applied on foreign exchange transactions

- Any correspondent bank charges/commissions for all types of transactions will be incurred by the customers and debited from their accounts in addition to EGBANK commissions
- EGBANK Customer special segments

Prime Banking:

- Prime is a segment of customers whose bank account minimum balance is a minimum of 500K EGP & above or their gross monthly salary is 40k & above (or equivalent in any other currencies).
- Note: The bank may re-classify the customer status if the customer does not meet the minimum balance requirement for a period of 3 consecutive months.

Mint:

- Mint is a segment of customers whose age is between 16 to 29 years
- Mint Customers are offered saving accounts with special rates and debit cards with special features
- Note: The bank may re-classify the customer status if the customer does not meet the age criteria required

Private Banking:

- Private Banking Program is a one stop shop for all your Personal and Business needs. By becoming a member, you have unveiled a wide scope of exclusive features and benefits including preferential pricing, and personalized services. Membership starts from EGP5Million (or the equivalent in any currency).
- Note: The bank may re-classify the customer status according to the agreement concluded with the customer.

The customers of these segments may enjoy special rates and prices as indicated below.

Standard Tariff applies to mass customers who don't qualify under any of the aforementioned categories

List of Abbreviations:

Abbreviation	Stands for
Min	Minimum
Max	Maximum
EGP	Egyptian Pound
USD	US Dollar
ACH	Automated Clearing House
Int'l	International
SMEs	Small & Medium Enterprises
TDs	Time Deposits
AUM	Assets Under Management
CBE	Central Bank of Egypt
LIBOR	London Inter-Bank Offered Rate
K	Thousand
LC	Letter of Credit
LG	Letter of guarantee
(CAD - D/P)	Cash Against Documents - Documents against Payment
D/A	Documents against Acceptance
B/L	Bill of Lading
OBC	Outward Bills for Collection

1- Remittance / Payments

1.0.1. Transfers

Service	Tariff				
	Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Outgoing Transfers – Foreign currency					
International outgoing transfer	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Domestic outgoing transfer	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Remittance Cancellation / amendment admin fees (upon client's request)	Amendment fees: USD 10 + Correspondent fees Cancellation fees: USD 25 + Correspondent fees Or Equivalent for both	Amendment fees: USD 10 + Correspondent fees Cancellation fees: USD 25 + Correspondent fees Or Equivalent for both	Amendment fees: USD 10 + Correspondent fees Cancellation fees: USD 25 + Correspondent fees Or Equivalent for both	Amendment fees: USD 10 + Correspondent fees Cancellation fees: USD 25 + Correspondent fees Or Equivalent for both	Amendment fees: USD 10 + Correspondent fees Cancellation fees: USD 25 + Correspondent fees Or Equivalent for both
Outgoing Transfer in Foreign currency (Swift)	USD 25 Swift Charges. USD 10 Account Servicing charges	USD 25 Swift Charges. USD 10 Account Servicing charges	USD 25 Swift Charges. USD 10 Account Servicing charges	USD 25 Swift Charges. USD 10 Account Servicing charges	USD 25 Swift Charges. USD 10 Account Servicing charges
Outgoing Transfers – Local Currency					
Outgoing Transfer	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	* (2/1000) with Min. EGP 50 & Max. EGP 350
Direct Debit	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350	(2/1000) with Min. EGP 50 & Max. EGP 350
Outgoing Transfer EGP (Swift)	EGP 20 Swift Charges. EGP 10 Account Servicing charges	EGP 20 Swift Charges. EGP 10 Account Servicing charges	EGP 20 Swift Charges. EGP 10 Account Servicing charges	EGP 20 Swift Charges. EGP 10 Account Servicing charges	EGP 20 Swift Charges. EGP 10 Account Servicing charges
Remittance Cancellation / amendment admin fees (upon client's request)	EGP 40	EGP 40	EGP 40	EGP 40	EGP 40
Incoming Transfers					
For Bank Clients	Transfers in foreign currency. Up to 10\$ (Correspondent charges)				
Incoming ACH Transfers EGP	EGP 2 for all incoming ACH transfers				
Internal Transfers					
From client's account to his/her other account in EGBANK	Free	Free	Free	Free	Free
Between two different accounts within EGBANK over the counter above 20K	Free	Free	Free	Free	Free
Between two different accounts within EGBANK over the counter below 20K	20 EGP	20 EGP	20 EGP	20 EGP	20 EGP

- Prime customers are entitled for 2 free outgoing transfers each month subject to maintaining the minimum balance of EGP 500 K, & starting from the 3rd transfer commissions apply
- Private Banking customers are entitled for 3 free outgoing transfers each month subject to maintaining the minimum balance required for the private banking account according to bank policy, & starting from the 4th transfer commissions apply
- Foreign currency outgoing transfers mentioned fees are meant for the regular value date (5 working days), however, in case customers requested an exception from this value date; the customers will bear extra commission that is equal to $(3\% + \text{LIBOR}) \times \text{number of days less than the 5 working days}$, in addition to any other correspondent charges. Bank internal approval should be obtained before execution.
- The above charges do not include exceptional correspondent charges. Any correspondent charges to be debited from clients in addition to the above EGBANK commissions
- MINT “Start Up Corporate Account” are entitled for 2 free outgoing transfers local currency monthly

1.0.2 Cheques

1.0.2.1 Cheque Book Issuance

Normal Cheque Book Issuance Fees					
No. of Leaves	Tariff				
	Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
10 Leaves	EGP 35	Free	Free	EGP 35	EGP 35
25 Leaves	EGP 90	Free	Free	EGP 90	EGP 90
50 Leaves	EGP 160	Free	Free	EGP 160	EGP 160

- “MINT Start Up Corporate Account” are entitled for for 2 free cheque books annually only (10 leaves & 25 leaves).
- Private Banking customers are entitled for the above checkbook scheme if they maintain the minimum balance required for the private banking account according to bank policy.

A4 Cheque Book Issuance

A4 Cheque Book Issuance fees					
No. of Leaves	Tariff				
	Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
1000 Leaves	EGP 3000	EGP 3000	EGP 3000	EGP 3000	EGP 3000

Certified checks

Service	Currency	Proposed Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Issuance	EGP	EGP: 1.5/1000 with Min. 50 EGP & Max. 200 EGP In case the beneficiary is a governmental entity: Governmental chqs: 1/1000 with Min. 25 EGP & Max. 100 EGP				
	Foreign currency	Foreign currency: 2/1000 with Min. 15 USD & Max. 100 USD or equivalent				
Cancellation	EGP	EGP: 25 EGP				
	Foreign currency	Foreign currency 5 USD or equivalent				

1.0.2.2. Bank Drafts

Bank Drafts						
Service	Currency	Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Issue Bank Draft	EGP	(2/1000) with Min. EGP 50 & Max. EGP 300	(2/1000) with Min. EGP 50 & Max. EGP 300	(2/1000) with Min. EGP 50 & Max. EGP 300	(2/1000) with Min. EGP 50 & Max. EGP 300	(2/1000) with Min. EGP 50 & Max. EGP 300
	Foreign currency	(3/1000) with Min. USD 15 & Max. USD 100 or equivalent	(3/1000) with Min. USD 15 & Max. USD 100 or equivalent	(3/1000) with Min. USD 15 & Max. USD 100 or equivalent	(3/1000) with Min. USD 15 & Max. USD 100 or equivalent	(3/1000) with Min. USD 15 & Max. USD 100 or equivalent
Bank Draft Cancellation	EGP	EGP 25	EGP 25	EGP 25	EGP 25	EGP 25
	Foreign currency	On EGBANK: USD 5 On Foreign Bank: USD 20	On Local Bank: USD 5 On Foreign Bank: USD 20	On Local Bank: USD 5 On Foreign Bank: USD 20	On Local Bank: USD 5 On Foreign Bank: USD 20	On Local Bank: USD 5 On Foreign Bank: USD 20
		Or Equivalent for all	Or Equivalent for all	Or Equivalent for all	Or Equivalent for all	Or Equivalent for all
Governmental Cheques*	EGP	(1/1000) with Min. EGP 25 & Max. EGP 150	(1/1000) with Min. EGP 25 & Max. EGP 150	(1/1000) with Min. EGP 25 & Max. EGP 150	(1/1000) with Min. EGP 25 & Max. EGP 150	(1/1000) with Min. EGP 25 & Max. EGP 150

*In case the beneficiary is a governmental entity

1.0.2.3. Cheques for collection drawn on EGBANK Clients

Payment of Cheques						
Service	Currency	Proposed Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Inside Egypt						
Sight Cheques received from other banks inside Egypt	EGP	Free	Free	Free	Free	Free
Outside Egypt**						
Cheques for collection drawn on EGBANK clients outside Clearing House for Other Banks	Foreign currency - Domestic banks	(2/1000) with Min. USD 10 & Max. USD 120 Or Equivalent for all	(2/1000) with Min. USD 10 & Max. USD 120 Or Equivalent for all	(2/1000) with Min. USD 10 & Max. USD 120 Or Equivalent for all	(2/1000) with Min. USD 10 & Max. USD 120 Or Equivalent for all	(2/1000) with Min. USD 10 & Max. USD 120 Or Equivalent for all
	Foreign currency - International Banks	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent

Above-mentioned Transfers fees will be deducted from check amount

**Any correspondent charges for all types of transactions to be debited from clients in addition to the above EGBANK commissions

- Checks fees are executed according to the fees mentioned in EGBANK Tariff document. Fees for bulk checks processing are applied according to the fees stipulated in the client signed documented agreement with the bank

1.0.2.4. Cheques for collection in Favor of EGBANK clients

Cheques for Collection						
Service	Currency	Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Inside Clearing House						
Cheques for collection drawn on other banks	EGP	EGP 5 per cheque	Free	EGP 5 per cheque	EGP 5 per cheque	EGP 5 per cheque
Cheques for collection drawn on other banks (inside clearing house)	Foreign currency	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	Free	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Outside Clearing House						
Cheques for Collection drawn on other banks	EGP	(2/1000) with Min. EGP 20 & Max. EGP 350	Free	(2/1000) with Min. EGP 20 & Max. EGP 350	(2/1000) with Min. EGP 20 & Max. EGP 350	(2/1000) with Min. EGP 20 & Max. EGP 350
Cheques For Collection drawn on other banks – Inside Egypt	Foreign currency	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	Free	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Cheques For Collection drawn on other Banks outside EGYPT	Foreign currency	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	Free	(3/1000) with Min. USD 25 & Max. USD 150 or its equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Mail Fees						
Local or International Cheque for collection outside clearing house (* Mail fees to be deducted once time in case more than one cheque will be sent to the same bank.)	EGP 25 for local cheques USD 5 for International cheques or equivalent	EGP 25 for local cheques USD 5 for International cheques or equivalent	EGP 25 for local cheques USD 5 for International cheques or equivalent	EGP 25 for local cheques USD 5 for International cheques or equivalent	EGP 25 for local cheques USD 5 for International cheques or equivalent	EGP 25 for local cheques USD 5 for International cheques or equivalent
Other Fees						
Stop Payment / Request	EGP	EGP 100	EGP 100	EGP 100	EGP 100	EGP 100
	Foreign currency	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent	USD 10 or equivalent

Note: Any correspondent charges to be debited from clients in addition to the above EGBANK commissions

1.0.2.5. Returned Cheques

Returned Cheques						
Service	Currency	Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Inward Cheques (Drawn on EGBank Clients)						
EGP		EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
Foreign currency		USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent
Outward Cheques** (In favor of EGBank Clients)						
EGP		EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
Foreign currency		USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent

** Any charges related to correspondent or courier are to be debited from clients in addition to the above EGBANK commissions

1.0.2.6. Bills & Postdated Cheques

Bills and Postponed Cheques						
Service	Currency	Tariff				
		Standard Tariff	Prime Banking	Private Banking	Corporate	(MINT)
Collection commission	EGP	(3/1000) with Min. EGP 20 & Max. EGP 500	(3/1000) with Min. EGP 20 & Max. EGP 500	(3/1000) with Min. EGP 20 & Max. EGP 500	(3/1000) with Min. EGP 20 & Max. EGP 500	(3/1000) with Min. EGP 20 & Max. EGP 500
Collection commission	Foreign currency	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent	(3/1000) with Min. USD 25 & Max. USD 150 or equivalent
Postponement charges		EGP 10	EGP 10	EGP 10	EGP 10	EGP 10
Courier Charges (local)		EGP 10	EGP 10	EGP 10	EGP 10	EGP 10
Courier Charges (International)		150% of courier charges	150% of courier charges	150% of courier charges	150% of courier charges	150% of courier charges
Special Courier Company		150% of courier charges	150% of courier charges	150% of courier charges	150% of courier charges	150% of courier charges
Withdrawal of Bill Upon customer's request		EGP 25	EGP 25	EGP 25	EGP 25	EGP 25
Protesto Charges (Including Court charges)		EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
Returned Bill from Correspondent		USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent	USD 5 or equivalent
Swift Charges for Domestic / Local transfer (in EGP)		EGP 30	EGP 30	EGP 30	EGP 30	EGP 30
Swift Charges for Domestic / Local transfer (in Foreign currency)		USD 5	USD 5	USD 5	USD 5	USD 5
Swift Charges for international		USD 5	USD 5	USD 5	USD 5	USD 5
Returned Cheque Advice without payment		EGP 10	EGP 10	EGP 10	EGP 10	EGP 10

Note: Any correspondent charges to be debited from clients in addition to the above EGBANK commissions

2. Liabilities

2.0. Liabilities Products

2.0.1. Accounts

	Tariff			
	Standard Tariff	Prime	Private	(MINT)
Accounts*				
Current Account				
Individual Account Opening Fees (For the 1st suffix in each Currency, successive suffixes are free)	EGP 50 for EGP accounts & USD 5 or equivalent for accounts in other foreign currencies	Free	Free	EGP 50 for EGP accounts & USD 5 or equivalent for accounts in other foreign currencies
Company Account Opening Fees (For the 1st suffix in each Currency, successive suffixes are free)	EGP 50 for EGP accounts & USD 10 or equivalent for accounts in other foreign currencies	Free	Free	EGP 50 for EGP accounts & USD 10 or equivalent for accounts in other foreign currencies
Minimum Opening Balance	EGP 5K for EGP accounts & USD 200 or equivalent for accounts in foreign currencies	EGP 500K for EGP accounts or equivalent for accounts in foreign currencies	EGP 5 Million or equivalent in foreign currencies	EGP 5K for EGP accounts & USD 200 or equivalent for accounts in foreign currencies
Saving Account				
Account Opening Fees (For the 1st suffix in each currency, successive suffixes are free)	EGP 75 for EGP accounts & equivalent of 35 EGP for accounts in foreign currencies	Free	Free	Free
Minimum Opening Balance***	EGP 5K for EGP accounts & USD 500 or equivalent for accounts in other foreign currencies	EGP 500K or equivalent in foreign currencies	EGP 5 Million or equivalent in foreign currencies	No Min. Balance
Other Accounts Fees				
Maintenance Fees for Individual Account	EGP 50/Quarterly/ Suffix	Free	EGP 50/Quarterly/ Suffix for accounts with AUMs below 5 Million. 5 Million or above is free	Free
Maintenance Fees for Company Account	EGP 75/Quarterly/suffix	EGP 75/Quarterly/ suffix	EGP 75/Quarterly/ Suffix for accounts with AUMs below 5 Million. 5 Million or above is free	Free
Account Statement – Individuals	EGP 30 Monthly	EGP 30 Monthly	Free	EGP 30 Monthly
Account Statement – Corporate	EGP 10 Monthly	GP 10 Monthly	Free	GP 10 Monthly
Suffix/account Closing/Account Transfer	Free	Free	Free	Free
Counter Cash Withdrawals	EGP 40 per transaction less than EGP 5K	EGP 40 per transaction less than EGP 5K	EGP 40 per transaction less than EGP 5K	EGP 40 per transaction less than EGP 5K
Dormant Account Fees on the overall account** " all suffixes are dormant" / year	EGP 200	EGP 200	EGP 200	EGP 200
Highest Debit Balance Commission – Individuals (Monthly)	1/1000 for EGP accounts & 1.5/1000 for foreign currency accounts	1/1000 for EGP accounts & 1.5/1000 for foreign currency accounts	1/1000 for EGP accounts & 1.5/1000 for foreign currency accounts	1/1000 for EGP accounts & 1.5/1000 for foreign currency accounts
Highest Debit Balance Commission – Non Individuals (Monthly)	1.5/1000 for both EGP & foreign currency accounts	1.5/1000 for both EGP & foreign currency accounts	1.5/1000 for both EGP & foreign currency accounts	1.5/1000 for both EGP & foreign currency accounts

As per the Corporate Payroll agreement, salary accounts are exempted from fees as agreed in the contract signed with the bank. Normal tariff will be applied on payroll customers for the accounts they may open other than the payroll accounts

** Dormancy fees are applied only when all the account suffixes are dormant (on customer basis rather than on account suffix basis)

***Minimum account opening balance is waived for MINT saving account

Private Banking customers are entitled for the accounts maintenance fees waivers if they maintain the minimum balance required for the private banking account according to the bank policy. If minimum balance not maintained standard fees apply.

Note: Stamp duty levied by law to be collected from all clients on all accounts

3. Cards

3.0.1. Debit Cards

Debit cards						
Sr	Details	Classic	Titanium	Platinum	World	Foreign currency Debit Card
1	Issuance Fees	EGP 60	EGP 120	EGP 250	EGP 500	EGP 100
2	Renewal /Annual Fees	EGP 60	EGP 120	EGP 250	EGP 500	EGP 100
3	Supplementary Issuance Supplementary Renewal	EGP 40 EGP 40	EGP 60 EGP 60	EGP 125 EGP 125	- Free (Up to 4 cards) - 250	EGP 100 EGP 100
4	Card Replacement Fees (Primary & Supplementary)	EGP 40	EGP 60	EGP 125	EGP 250	EGP 50
5	PIN Replacement Fees	EGP 30	EGP 30	EGP 30	EGP 30	EGP 30
6	Withdrawals / Balance inquiry on EGBANK ATMs	Free	Free	Free	Free	Free
7	Cash Withdrawals Inside Egypt (Non EGBANK ATMs)	EGP 5	EGP 5	EGP 5	EGP 5	EGP 5
8	Balance inquiry on other banks ATMs Domestic: International:	EGP 7 EGP 30	EGP 7 EGP 30	EGP 7 EGP 30	EGP 7 EGP 30	EGP 7 EGP 30
9	Cash withdrawals outside EGYPT	4% Min. EGP 30	4% Min. EGP 30	4% Min. EGP 30	4% Min. EGP 30	4% Min. EGP 30
10	Captured card on EGBANK ATMS	Free	Free	Free	Free	Free
11	Rejected cash disputes on Local ATMs network (Non EGBANK ATMs)	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
12	Rejected cash disputes or charge back on international ATMs network	EGP 200	EGP 200	EGP 200	EGP 200	EGP 200
13	Mark-up fees	3%	3%	3%	3%	N/A

In case of captured card in other banks' ATMs, card is destroyed and replaced based on customer request, where card replacement fee is applied,

Note: - Prime customers are entitled for free debit cards issuance fees world debit card is not free for Prime

- MINT Clients are entitled for free MINT Debit Card issuance
- Cards Cancellation is free for Debit and credit cards
- Private Banking customers are entitled for the below if they maintain the minimum balance required for the private banking account. If minimum balance not maintained standard fees apply.
- Private Banking Customers are entitled for free Platinum or World Debit Card Issuance
- Private Banking Customers are entitled for 4 Free ATM Withdrawals per month from Non- EGBANK ATM
- Foreign currency Debit Card: fees and charges apply in EGP and deducted in USD equivalent

3.0.2. Credit Cards

Credit Cards								
	Classic (Visa / MasterCard)		Titanium (MasterCard)		Platinum (MasterCard)		World (Master card)	
	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Credit Limit	EGP 2K	EGP 9,999	EGP 10K	EGP 49,999	EGP 50K	EGP 199,999	100K	750K
Issuance Fees Primary: Supplementary:	EGP 150 EGP 100		EGP 250 EGP 125		EGP 500 EGP 400		EGP 2,000 EGP 1,000	
Renewal/Annual Fees Primary: Supplementary:	EGP 150 EGP 100		EGP 250 EGP 125		EGP 400 EGP 400		EGP 2,000 EGP 1,000	
Replacement Fees Primary: Supplementary:	EGP 75 EGP 50		EGP 125 EGP 100		EGP 200 EGP 200		EGP 1000 EGP 1000	
Replacement PIN fees	EGP 30		EGP 30		EGP 30		EGP 30	
Interest Rate								
Interest Rates on Purchasing Transaction	2.95% Monthly		2.95% Monthly		2.95% Monthly		2.95% Monthly	
Interest Rates on Cash Transaction	2.95% Monthly		2.95% Monthly		2.95% Monthly		2.95% Monthly	
Cash Withdrawal Inside Egypt/	4% Min. EGP 30		4% Min. EGP 30		4% Min. EGP 30		4% Min. EGP 30	
Cash withdrawals outside EGYPT	8% Min. EGP 30		8% Min. EGP 30		8% Min. EGP 30		8% Min. EGP 30	
Minimum Payment	5%		5%		5%		5%	
Grace Period	Up to 57 days		Up to 57 days		Up to 57 days		Up to 57 days	
Late Charge Fees	EGP 100		EGP 100		EGP 100		EGP 100	
Other Fees:								
Balance Inquiry Fees on:								
EGBANK ATMs	Free		Free		Free		Free	
Domestic Banks (Non EGBANK ATMs)	EGP 7		EGP 7		EGP 7		EGP 7	
International Banks ATMs outside Egypt	EGP 30		EGP 30		EGP 30		EGP 30	
Mark-up fees	3%		3%		3%		3%	
Over credit limit fees	EGP 100		EGP 100		EGP 100		EGP 100	
Insurance fees (Credit Shield) on the Outstanding Debit Balance	EGP 0.50/1000 on outstanding balance		EGP 0.50/1000 on outstanding balance		EGP 0.50/1000 on outstanding balance		EGP 0.50/1000 on outstanding balance	
Credit card ATM cash withdrawal rejected disputes (Non EGBANK ATMs inside Egypt or ATMs outside Egypt)	35 Dollars		35 Dollars		35 Dollars		35 Dollars	
SMS fees	EGP 5 monthly		EGP 5 monthly		EGP 5 monthly		EGP 5 monthly	

Note: Prime customers are entitled for free **Platinum** credit card issuance fees (**First year only**) / (**World Credit Card is not free of charge**)

Private Banking customers are entitled for a free Supplementary World Credit Card Issuance (**one only**). - Private Banking customers are entitled for the previously mentioned fees if they maintain the minimum balance required for the private banking account according to bank policy. If minimum balance not maintained standard fees apply.

MINT Clients are entitled for free MINT Credit Card issuance

***Interest Rate of cards is applicable starting from the transaction date**

3.0.3. Internet Credit Cards

I-Card (VISA)				
	Minimum	Maximum		
Credit Limit – Unsecured	EGP 1K	EGP 30K		
Credit Limit – Secured	EGP 1K	EGP 50K		
Fees / Segment	Tariff			
	Standard Tariff	Prime Banking	Private Banking	(MINT)
Card Issuance Fees Primary: Supplementary:	EGP 100 EGP 100	EGP 100 EGP 100	EGP 100 EGP 100	EGP 100 EGP 100
Renewal Fees Primary: Supplementary:	EGP 100 EGP 100	EGP 100 EGP 100	EGP 100 EGP 100	EGP 100 EGP 100
Card Replacement Fees Primary: Supplementary:	EGP 50 EGP 50	EGP 50 EGP 50	EGP 50 EGP 50	EGP 50 EGP 50

3.0.4. Corporate Credit Cards

Item	Secured &/or Unsecured
Interest Rate	2.95%
Cash Withdrawal Rate	4% min EGP 30 inside Egypt 8% min EGP 30 outside Egypt interest rate 2.95 % + the cash withdrawal fees

Item	Fees
Card issuance fees	EGP 500
Card renewal fees/Annual	EGP 500 Annually
Card replacement fees	EGP 400
PIN Reissuance fees. the first issuance for pin for all cards types is free In case of E-Pin (there is no issuance fees)	EGP 50
Cash withdrawals inside Egypt	4% Min. EGP 30
Cash withdrawals outside Egypt	8% Min. EGP 30
FX Mark-up fees	3%
Late Payment fees	EGP 100
Rejected cash disputes on Local ATMs network (Non EGBANK ATMs) Rejected cash disputes or charge back on international ATMs network	35 Dollars
Balance Inquiry (EGBANK ATMs)	Free
Balance Inquiry - Domestic ATMs Inside Egypt (Non EGBANK ATMs)	EGP 7
Balance Inquiry - International ATMs outside Egypt	EGP 30
Over Credit Limit Fees	EGP 70

4. Retail/Auto Loans fees and overdraft fees

Admin fees	< 5 Years	5-6 Years	7-8 Years	9-10 Years
Personal Loans	1.25%	1.50%	2.00%	2.50%
Prime & Private Banking	2.00%			
Premium Loan	2.00%			
Auto Loans	2.25%			
Doctors Loans	2.00%			
Durable Goods Loans	2.00%			
Education Loans	1.50%			

Investigation Fees	All Tenors
Personal Loans	EGP 200
Auto Loans	EGP 200
Durable Goods Loans	-
Education Loans	EGP 200
Doctors Loans	EGP 200
Premium Loans	EGP 200
Prime & Private Banking	EGP 200

Other Fees	All Products
Late Payment fees for secured and un secured	2.50% from due amount
Late Payment fees Cards	EGP 100
Over limit Fees	EGP 70
Life insurance fees for loans	Free
Early Settlement (Full) for unsecured loans	10% from settled amount
Early Settlement (Partial) for unsecured loans	7% from settled amount

I-Score Self Inquiry Fees	Customers	Non Customers
Individuals	50 EGP	100 EGP
SMEs	100 EGP	150 EGP

5. Safe Deposit Boxes:

Service	Safe Deposit Boxes Rent Fees			
	Tariff			
	Standard Tariff	Prime Banking	Private Banking	(MINT)
Small Size Box	EGP 750/ Annually	EGP 750/ Annually	EGP 750/ Annually	EGP 750/ Annually
Medium Size Box	EGP 1500/ Annually	EGP 1500/ Annually	EGP 1500/ Annually	EGP 1500/ Annually
Large Size Box	EGP 2000/ Annually	EGP 2000/ Annually	EGP 2000/ Annually	EGP 2000/ Annually
X-Large Size Box	EGP 3000/ Annually	EGP 3000/ Annually	EGP 3000/ Annually	EGP 3000/ Annually
Key Insurance (for new contracts only)	EGP 1.5K paid once	EGP 1.5K paid once	EGP 1.5K paid once	EGP 1.5K paid once
Replacement Key	Actual fees + EGP 200	Actual fees + EGP 200	Actual fees + EGP 200	Actual fees + EGP 200

- Rental fees are deducted normally without the need of pledging TDs against renting a safe deposit box

- Rental Fees are not reimbursed upon cancellation

6. EGBANK Online Banking

	Existing Tariff		Proposed Tariff		
		Retail Banking	Prime Banking	Private Banking	(MINT)
Fees					
Soft token	Free		Free	Free	Free
Hard Token	EGP 250		EGP 250	EGP 250	Free
E-statement	Free		Free	Free	Free

- Online Banking Hard Token Fees are waived for MINT Corporate Banking Clients

- Transfer limit for online banking is EGP 100,000 daily

7. Miscellaneous Charges

7.0. Issuance of Facility Clearance / Liability Letter / Traffic Letter

Standard Tariff			Tariff					
Service	Fees	Periodicity	Prime Banking		Private Banking		(MINT)	
			Currency	Periodicity	Currency	Periodicity	Currency	Periodicity
Issuance of facility Clearance / Liability Letter – Individuals	EGP 25	Upon Request	EGP 25	Upon Request	EGP 25	Upon Request	EGP 25	Upon Request
Issuance of facility Clearance / Liability Letter – Corporate	EGP 50	Upon Request	EGP 50	Upon Request	EGP 50	Upon Request	EGP 50	Upon Request
Traffic Letter	EGP 100	Upon Request	EGP 100	Upon Request	EGP 100	Upon Request	EGP 100	Upon Request
Companies under establishment Certificate	EGP 750	Upon Request	EGP 750	Upon Request	EGP 750	Upon Request	EGP 750	Upon Request
Issuing/Capital increase certificate	EGP 150	Upon Request	EGP 150	Upon Request	EGP 150	Upon Request	EGP 150	Upon Request

7.1. Other Fees and Charges:

Other Operations & Service Charges	Tariff			
	Standard Tariff	Prime banking	Private Banking	(MINT)
Account Statement Request from Branches or Call Center per Quarter	EGP 90 Quarterly for EGP Monthly statement	EGP 90 Quarterly for EGP Monthly statement	EGP 90 Quarterly for EGP Monthly statement	EGP 90 Quarterly for EGP Monthly statement
Monthly Minimum balance fee – if AUM fall below the required Balance	-	EGP 250 Monthly (If AUM fall below EGP 500 K)	EGP 200 Monthly (If AUM fall below EGP 3 M)	-
Tax certificates for companies	EGP 100	EGP 100	EGP 100	EGP 100
Standing Instructions per transaction *	EGP 50 per transaction	EGP 50 per transaction	EGP 50 per transaction	EGP 50
Internal Power of Attorney issuance or annual Renewal	EGP 100 or equivalent in any other currency	EGP 100 or equivalent in any other currency	EGP 100 or equivalent in any other currency	EGP 100 or equivalent in any other currency
Certificate Issuance (bank letter/ account balance)	EGP 100	EGP 100	Free 6 month statement certificate for Private.	EGP 100
Bank Signature change/amendment	Free	Free	Free	Free
Bank Signature Authentication (CBE Fees)	EGP 25 per paper	EGP 25 per paper	EGP 25 per paper	EGP 25 per paper
Signature Verification Fees	EGP 25 per signature for Requests	EGP 25 per signature for Requests	EGP 25 per signature for Requests	EGP 25 per signature for Requests
Fax Charges (For each page sent to customer via Fax)	Local: EGP 30 International: USD 10	Local: EGP 10 International: USD 10	Local: EGP 10 International: USD 10	Local: EGP 30 International: USD 10
Hold Mail upon client's request	Individuals: EGP 100 / Quarter for accounts in EGP & its equivalent for accounts in foreign currency Corporate: EGP 100 / Quarter for accounts in EGP & its equivalent for accounts in foreign currency			
Payment Order	50 EGP Per Order			
Inheritance Distribution	EGP 0.003% (Min. EGP 25 & Max. EGP 500)	EGP 0.003% (Min. EGP 25 & Max. EGP 500)	EGP 0.003% (Min. EGP 25 & Max. EGP 500)	EGP 0.003% (Min. EGP 25 & Max. EGP 500)
	foreign currency 0.003% (Min. USD 5 & Max. USD 100)	foreign currency 0.003% (Min. USD 5 & Max. USD 100)	foreign currency 0.003% (Min. USD 5 & Max. USD 100)	foreign currency 0.003% (Min. USD 5 & Max. USD 100)
Manual Payroll Execution Fees	5 EGP/Transaction			

*Standing instructions fees will be exempted in case of covering cheque payment / Payment order within the same client's account

7.2. Efinance:

Service	Commission
مدفوعات الجمارك. Customs Payment	0.2% Min of EGP 150 Max EGP 400
مدفوعات الضرائب. Taxes Payment	0.2% Min of EGP 150 Max EGP 400
مدفوعات التأمينات للشركات. Social Insurance Companies	0.2% Min EGP 150 Max EGP 400
مدفوعه المواطن Citizen Payment	Flat EGP 30.00
مدفوعه الصراف Saraf Payment	Free
مدفوعه الضرائب العقاريه Real Estate Tax Payment	0.1% Min of EGP 100 Max EGP 400
مدفوعه أمر التوريد الحكومي - الصراف Supply Order Saraf Payment	Free
مدفوعه أمر التوريد الحكومي - المواطن Supply Order Citizen Payment	Flat EGP 30.00
الهيئة العامه للرقابه علي الصادرات و الواردات - CIEOG General Organization for Export and Import Control Payment	0.1% Min of EGP 100 Max EGP 300
Unified Payment	0.2% Min EGP 150 Max EGP 400
Mortgage	Free

8. Custodian Services:

Service	Tariff
	Corporate
Account related Services :	
Open Account	Free
Consolidating Balances	LE 25 per each stock
Coding / updating Information	LE 25
Account Transactions :	
Stock Deposit	(0.5/1000) with Min. EGP 50
Transfer to Bank from other custody	Free
Transfer from Bank to other custody	(2.5/1000) with Min. EGP 50
Trading Commissions	(0.5/1000) with Min. EGP 5 for EGP & 1 USD for foreign currency
Pledge Stock / release stock pledge	(0.5/1000) with max EGP 5000 per each pledge transaction
Other Account Transactions :	
Coupons collection	(0.5/1000) with Min. EGP 5 for EGP & 1 USD for foreign currency
Stock Dividends	(0.5/1000) with Min. EGP 5 for EGP & 1 USD for foreign currency & with a max of EGP 500 for EGP or equivalent in foreign currency
Capital increase	EGP 25
Swap/ split	Free
Reports :	
Account Statement / Account Movement	EGP 10
Stock Block Certificate	EGP 10
Yearly Commissions :	
Custody Annual Fees	(0.5/1000) with Min. EGP 20 for each Stock in addition to Misr clearing commission
Fees:	
E-mail	EGP 5
Fax local / Fax International	EGP 5 per each paper in addition to Egyptian Telecom invoice
Treasury Bonds Fees:	
Treasury Bond Custody Fees	1/1000 annual fee on the monthly average face value position
Treasury Bond Coupon Collection	1/1000 with min 50 EGP & max 5,000 EGP

Margin Lending Services:	Fees
Debit Interest Including highest debit balance commission	4/100 + Corridor Offer Rate with min 14/100.
Coupons collection	0.5/1000 with Min. EGP 5 for LCY.
I Score Fees	EGP 200.
Clearing Member	0.25/1000 for Each Invoice.

9. Trade Finance:

Trade Finance Tariff					
Service/Item Description	Tariff Rates/Amounts				
	%	Frequency	Range		
			Min.	Max.	
Documentary Collection					
Documentary Collection Inward Documentary Collection (IDCs) 1- Bank to Bank Collection 2- Direct Collection - Over the Counter	Documentary Collection Against Sight Payment (CAD - D/P)	1.25%	Flat Fee	USD 75.00	-
	Documentary Collection Against Acceptance (Deferred Payment - D/A)	1.25%	Flat Fee	USD 75.00	-
	Documentary Collection Against Open Account	1.25%	Flat Fee	USD 75.00	-
	Bank Avalization on deferred payment	0.50%	Per Quarter	USD 75.00	-
	Transfer documents to another bank	-	Flat Fee	USD 75.00	-
	Endorsement of B/L in favor of bank (On the account of the beneficiary unless otherwise is specified)	-	Flat Fee	USD 75.00	-
	Return of Documents to Correspondent Bank	-	Flat Fee	USD 75.00	-
	Payment commission for deferred collection	0.30%	Flat Fee	USD 50.00	USD 150.00
	Swift fees	-	Flat Fee	USD 50.00	-
	Customs electronic payments	0.20%	Flat Fee	EGP 50.00	EGP 300.00
	International Courier fees	-	Flat Fee	USD 50.00	-
	Local Courier fees	-	Flat Fee	EGP 100.00	-
Transfer Commission under Import Transaction					
Outward Transfer Commission	0.30%	Flat Fee	USD 50.00	USD 150.00	
Swift Fees	-	Flat Fee	USD 25.00	-	
Outward Documentary Collection (ODC)					
Outward Documentary Collection	0.30%	Flat Fee	USD 75.00	-	
International Courier fees	-	Flat Fee	USD 50.00	-	
Swift fees	-	Flat Fee	USD 25.00	-	
Discount of Avalized OBC	(fees & charges are determined based on case by case basis based on country and bank risk)				
Issuance of Export Subsidies Certificate	-	Flat Fee	EGP 150.00	-	
All commissions and charges in foreign currencies may be deducted with the same currency or with the Equivalent in EGP					

Letter of Credit

Import Letter of Credit	Issuance Commission (Sight - Deferred) - First Quarter	1.25%	-	USD 100.00	-	
	Each quarter after issuance up to one year including period extensions	0.25%	Per Quarter	USD 75.00	-	
	Extension Commissions within LC validity	-	Flat Fee	USD 25.00	-	
	Acceptance Commission under deferred LCs	0.50%	Per Quarter	USD 75.00	-	
	Issuance of Revolving LCs	1.25%	-	USD 100.00	-	
	Each quarter after issuance up to one year including period extensions (Revolving LCs)	0.25%	Per Quarter	USD 75.00	-	
	Standby Letter of Credit	(fees & charges are determined based on n case by case basis based on transaction structure)				
	Amendments EXCLUDING Period Extension and LC value increases.	-	Flat Fee	USD 20.00 Per Item	-	
	Descrpancy Fees (To be deducted from LC payment)	-	Flat Fee	USD 100.00	-	
	Expired LC withstanding cancellation or payment as per applicant instructions.	0.25%	Per Quarter	USD 50.00	-	
	Documents presented exceeding LC value	1.25%	Flat Fee	USD 50.00	-	
	Documents presented after LC validity	0.30%	Flat Fee	USD 100.00	-	
	Remursment Charges	-	Flat Fee	USD 100.00	-	
	Issuance Swift fees MT700 - 710 - 720	-	Flat Fee	USD 120.00	-	
	Swift fees	-	Flat Fee	USD 25.00 per swift	-	
	LC Draft (Un-Issued) (To be deducted from LC comission upon issuance.)	-	Flat Fee	USD 100.00	-	
	Electronic Form 4/5/6 issuance fees	-	Flat Fee	EGP 100.00	-	
Customs electronic payments	0.20%	Flat Fee	EGP 50.00	EGP 300.00		
International Courier fees	-	Flat Fee	USD 50.00	-		
Local Courier	-	Flat Fee	EGP 100.00	-		
Export Letter of Credit	Advising Commission (Incl. Increase & Extension)	-	Flat Fee	USD 100.00	-	
	Amendment commissions	-	Flat Fee	USD 25.00 Per Item	-	
	Confirmation commission (fees & charges are determined based on case by case basis based on country and bank risk)	Case by Case	Per Quarter	-	-	
	Payment/Utilization/Documents/Proceeds	0.30%	Flat Fee	USD 100.00	-	
	Transferable LCs	0.30%	Flat Fee	USD 100.00	0	
	Assignment of Proceeds	0.15%	Flat Fee	USD 50.00	-	
	Discounting of Export LCs (fees & charges are determined based on case by case basis based on country and bank risk)	-	-	-	-	
	Documents inspection	-	Flat Fee	USD 50.00	-	
	Export Certificate	-	Flat Fee	USD 150.00	-	
	General Swift fees	-	Flat Fee	USD 25.00 per swift	-	
	International Courier fees	-	Flat Fee	USD 50.00	-	
	Local Courier fees	-	Flat Fee	EGP 100.00	-	

All commissions and charges in foreign currencies may be deducted with the same currency or with the Equivalent in EGP

Letter of Guarantee

Local Guarantees	Bid Bond Guarantee	0.30%	Per Quarter	EGP 150.00	-
	Performance Guarantee - Financial Guarantee	0.60%	Per Quarter	EGP 300.00	-
	Advance Payment Guarantee - Operative	0.60%	Per Quarter	EGP 300.00	-
	Advance Payment Guarantee - Non Operative	-	Flat Fee	EGP 300.00	-
	Future date Guarantees (1st quarter commission to be calculated from the effective date of the guarantee & deducted on spot)	-	Flat Fee	EGP 100.00	-
	Marine Guarantee - Standalone	0.40%	Per Quarter	EGP 250.00	-
	Marine Guarantee Against LC issued from EGBank	-	Flat Fee	EGP 250.00	-
	Amendments EXCLUDING Period Extension and value increases.	-	Flat Fee	EGP 100.00	-
	Administrative fees - Issuance Only	-	Flat Fee	EGP 50.00	-
	Local Courier	-	Flat Fee	EGP 100.00	-
	Local Swift Charges	-	Flat Fee	EGP 150.00	-
	Payment charges in settlement of claim (In addition to standard transfer fees/charges)	-	Flat Fee	EGP 100.00	-
	Foreign Guarantees Issuance	Bid Bond Guarantee (In addition to correspondent bank fees)	0.30%	Per Quarter	USD 50.00
Performance Guarantee - Financial Guarantee (In addition to correspondent bank fees)		0.60%	Per Quarter	USD 75.00	-
Advance Payment Guarantee (In addition to correspondent bank fees)		0.60%	Per Quarter	USD 75.00	-
Advance Payment Guarantee - Non Operative		-	Flat Fee	USD 75.00	-
Future date Guarantees (1st quarter commission to be calculated from the effective date of the guarantee & deducted on spot)		-	Flat Fee	USD 30.00	-
Amendments EXCLUDING Period Extension and LG value increases.		-	Flat Fee	USD 15.00	-
Postal Charges		-	Flat Fee	USD 50.00	-
Administrative fees - Issuance Only		-	Flat Fee	USD 10.00	-
Issuance Swift MT760		-	Flat Fee	USD 100.00	-
Swift Charges		-	Flat Fee	USD 25.00	-
Payment charges in settlement of claim (In addition to standard transfer fees/charges)		-	Flat Fee	USD 30.00	-
All commissions and charges in foreign currencies may be deducted with the same currency or with the Equivalent in EGP					
Any correspondent charges will be debited from the client in addition to the above EGBANK commissions and whenever received from the correspondent					