



# EG BANK



**EG BANK 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 March 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 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)  |
| <b>Outgoing Transfers – Foreign currency</b>  |   |   |   |   |   |
| 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<br>Cancellation fees: USD 25 + Correspondent fees<br>Or Equivalent for both | Amendment fees: USD 10 + Correspondent fees<br>Cancellation fees: USD 25 + Correspondent fees<br>Or Equivalent for both | Amendment fees: USD 10 + Correspondent fees<br>Cancellation fees: USD 25 + Correspondent fees<br>Or Equivalent for both | Amendment fees: USD 10 + Correspondent fees<br>Cancellation fees: USD 25 + Correspondent fees<br>Or Equivalent for both | Amendment fees: USD 10 + Correspondent fees<br>Cancellation fees: USD 25 + Correspondent fees<br>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  |
| <b>Outgoing Transfers – Local Currency</b>  |   |   |   |   |   |
| 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  |
| <b>Incoming Transfers</b>   |   |   |   |   |   |
| For Bank Clients  | Transfers in foreign currency. Up to 10\$ (Correspondent charges)   |   |   |   |   |
| Incoming ACH Transfers EGP  | EGP 2 for all incoming ACH transfers  |   |   |   |   |
| <b>Internal Transfers</b>   |   |   |   |   |   |
| 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 or equal 20K (local or in foreign currencies) | Free  | Free  | Free  | Free  | Free  |
| Between two different accounts within EGBANK over the counter below 20K (local or in foreign currencies) *        | 20 EGP  | 20 EGP  | 20 EGP  | 20 EGP  | 20 EGP  |

\* Fees is waived if the transfer concerns insurance installment.

- 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<br>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<br>On Foreign Bank: USD 20            | On Local Bank: USD 5<br>On Foreign Bank: USD 20        | On Local Bank: USD 5<br>On Foreign Bank: USD 20        | On Local Bank: USD 5<br>On Foreign Bank: USD 20        | On Local Bank: USD 5<br>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<br>Or Equivalent for all | (2/1000) with Min. USD 10 & Max. USD 120<br>Or Equivalent for all | (2/1000) with Min. USD 10 & Max. USD 120<br>Or Equivalent for all | (2/1000) with Min. USD 10 & Max. USD 120<br>Or Equivalent for all | (2/1000) with Min. USD 10 & Max. USD 120<br>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 applied 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 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)   |
| <b>Inside Clearing House</b>   |  |  |  |  |  |  |
| 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                 |
| <b>Outside Clearing House</b>  |  |  |  |  |  |  |
| 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                 |
| <b>Mail Fees</b>   |  |  |  |  |  |  |
| 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 |
| <b>Other Fees</b>  |  |  |  |  |  |  |
| 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)              |
| <b>Inward Cheques (Drawn on EGBank Clients)</b>       |          |                     |                     |                     |                     |                     |
| 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 |
| <b>Outward Cheques** (In favor of EGBank Clients)</b> |          |                     |                     |                     |                     |                     |
| 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)   |
| <b>Accounts*</b>  |  |  |   |  |
| <b>Current Account</b>  |  |  |   |  |
| Individual Account Opening Fees<br>(For the 1st suffix in each Currency,<br>successive suffixes are free) | EGP 50 for EGP accounts &<br>equivalent for accounts in other<br>foreign currencies            | Free   | Free  | EGP 50 for EGP<br>accounts &<br>equivalent for<br>accounts in other<br>foreign currencies      |
| Company Account Opening Fees<br>(For the 1st suffix in each Currency,<br>successive suffixes are free)    | EGP 50 for EGP accounts &<br>equivalent for accounts in other<br>foreign currencies            | Free   | Free  | EGP 50 for EGP<br>accounts &<br>equivalent for<br>accounts in other<br>foreign currencies      |
| Minimum Opening Balance   | EGP 5K for EGP accounts & USD<br>200 or equivalent for accounts in<br>foreign currencies       | EGP 500K for<br>EGP accounts<br>or equivalent for<br>accounts in foreign<br>currencies | EGP 5 Million or<br>equivalent in foreign<br>currencies   | EGP 5K for EGP<br>accounts & USD<br>200 or equivalent<br>for accounts in<br>foreign currencies |
| <b>Saving Account</b>   |  |  |   |  |
| Account Opening Fees<br>(For the 1st suffix in each currency,<br>successive suffixes are free)            | EGP 70 for EGP accounts &<br>Equivalent for accounts in other<br>foreign currencies            | Free   | Free  | Free   |
| Minimum Opening Balance***  | EGP 5K for EGP accounts & USD<br>500 or equivalent for accounts in<br>other foreign currencies | EGP 500K or<br>equivalent in foreign<br>currencies                                     | EGP 5 Million or<br>equivalent in foreign<br>currencies   | No Min. Balance  |
| <b>Other Accounts Fees</b>  |  |  |   |  |
| Maintenance Fees for Individual Account   | EGP 50/Quarterly/ Suffix   | Free   | EGP 50/Quarterly/<br>Suffix<br>for accounts with<br>AUMs below 5<br>Million.<br>5 Million or above<br>is free | Free   |
| Maintenance Fees for Company Account  | EGP 75/Quarterly/suffix  | EGP 75/Quarterly/<br>suffix  | EGP 75/Quarterly/<br>Suffix<br>for accounts with<br>AUMs below 5<br>Million.<br>5 Million or above<br>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<br>EGP 20K  | EGP 40 per<br>transaction less<br>than EGP 20K   | EGP 40 per<br>transaction less<br>than EGP 20K  | EGP 40 per<br>transaction less<br>than EGP 20K   |
| Dormant Account Fees on the overall<br>account** " all suffixes are dormant" / year                       | EGP 200  | EGP 200  | EGP 200   | EGP 200  |
| Highest Debit Balance Commission –<br>Individuals (Monthly)   | 1.5/1000 for EGP accounts &<br>1.5/1000 for foreign currency<br>accounts                       | 1.5/1000 for<br>EGP accounts &<br>1.5/1000 for foreign<br>currency accounts            | 1.5/1000 for<br>EGP accounts &<br>1.5/1000 for foreign<br>currency accounts                                   | 1.5/1000 for<br>EGP accounts &<br>1.5/1000 for foreign<br>currency accounts                    |
| Highest Debit Balance Commission – Non<br>Individuals (Monthly)   | 1.5/1000 for both EGP & foreign<br>currency accounts   | 1.5/1000 for both<br>EGP & foreign<br>currency accounts                                | 1.5/1000 for both<br>EGP & foreign<br>currency accounts   | 1.5/1000 for both<br>EGP & foreign<br>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<br>Supplementary Renewal                     | EGP 40<br>EGP 40  | EGP 60<br>EGP 60  | EGP 125<br>EGP 125 | - Free (Up to 4 cards)<br>- 250 | EGP 100<br>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<br>Domestic:<br>International:  | EGP 7<br>EGP 30   | EGP 7<br>EGP 30   | EGP 7<br>EGP 30    | EGP 7<br>EGP 30                 | EGP 7<br>EGP 30             |
| 9           | Cash withdrawals outside EGYPT                                      | 4% Min.<br>EGP 30 | 4% Min.<br>EGP 30 | 4% Min.<br>EGP 30  | 4% Min.<br>EGP 30               | 4% Min.<br>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                         |
| 14          | Secure OTP Fees   | EGP 50            | EGP 50            | EGP 50             | EGP 50                          | EGP 50                      |
| 15          | Secure OTP Annual Fees  | EGP 15            | EGP 15            | EGP 15             | EGP 15                          | EGP 15                      |

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

#### 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              | 2.50%     |           |           |            |
| Doctors Loans           | 2.00%     |           |           |            |
| Durable Goods Loans     | 2.00%     |           |           |            |
| Education Loans         | 1.50%     |           |           |            |
| Pharmacist Loan         | 2.00%     |           |           |            |

| 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   |
| 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) |
| <b>Fees</b> |                 |                |                 |                 |        |
| 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 500,000 daily for individuals and EGP 10 Million daily for Corporat

## 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 200 | Upon Request | EGP 200       | Upon Request | EGP 200         | Upon Request | EGP 200  | 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 or EGP 30 for 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 10 Monthly if total balance falls below equivalent of EGP 1,000 for individuals  | 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<br>International: USD 10   | Local: EGP 10<br>International: USD 10              | Local: EGP 10<br>International: USD 10              | Local: EGP 30<br>International: USD 10              |
| Hold Mail upon client's request   | <b>Individuals:</b><br>EGP 100 / Quarter for accounts in EGP & its equivalent for accounts in foreign currency<br><b>Corporate:</b><br>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) |
| Request a copy of a past transaction documents (cheque/transfer/ payment/.....) | EGP 50 per transaction + Add EGP 10 for each past year.  |   |   |   |

\*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.<br>Customs Payment   | 0.2% Min of EGP 150 Max EGP 400 |
| مدفوعات الضرائب.<br>Taxes Payment   | Free                            |
| مدفوعات التأمينات للشركات.<br>Social Insurance Companies  | 0.2% Min EGP 150 Max EGP 400    |
| مدفوعه المواطن<br>Citizen Payment   | Free                            |
| مدفوعه الضرائب العقاريه<br>Real Estate Tax Payment  | 0.1% Min of EGP 100 Max EGP 400 |
| مدفوعه أمر التوريد الحكومي - المواطن<br>Supply Order Citizen Payment  | Flat EGP 30.00                  |
| الهيئة العامة للرقابه علي الصادرات و الواردات - CIEOG<br>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   |
| <b>Account related Services :</b>    |   |
| Open Account                         | Free  |
| Consolidating Balances               | LE 25 per each stock  |
| Coding / updating Information        | LE 25   |
| <b>Account Transactions :</b>        |   |
| 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  |
| <b>Other Account Transactions :</b>  |   |
| 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  |
| <b>Reports :</b>                     |   |
| Account Statement / Account Movement | EGP 10  |
| Stock Block Certificate              | EGP 10  |
| <b>Yearly Commissions :</b>          |   |
| Custody Annual Fees                  | (0.5/1000) with Min. EGP 20 for each Stock in addition to Misr clearing commission  |
| <b>Fees:</b>                         |   |
| E-mail                               | EGP 5   |
| Fax local / Fax International        | EGP 5 per each paper in addition to Egyptian Telecom invoice  |
| <b>Treasury Bonds Fees:</b>          |   |
| 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.       |            |
| <b>Documentary Collection</b>   |   |           |             |            |            |
| Inward Documentary Collection (IDCs)<br>1- Bank to Bank Collection<br>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  | -          |
|   | Bills Under Acceptance  | -         | Flat Fee    | USD 50.00  | -          |
|   | 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  | -          |
|   | Tracer & Amendment Swift  | -         | Flat Fee    | USD 25.00  | -          |
|   | 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 | -          |
| <b>Transfer Commission under Import Transaction</b>   |   |           |             |            |            |
| Outward Transfer Commission   | 0.30%   | Flat Fee  | USD 50.00   | USD 150.00 |            |
| Swift Fees  | -   | Flat Fee  | USD 25.00   | -          |            |
| <b>Outward Documentary Collection (ODC)</b>   |   |           |             |            |            |
| 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   | -          |            |
| Tracer & Amendment Swift  | -   | 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  | -          |            |
| Export Certificate fees   | -   | Flat Fee  | USD 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**

|                                |   |  |             |                       |            |
|--------------------------------|---|--|-------------|-----------------------|------------|
| <b>Import Letter of Credit</b> | 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<br>Per Item | -          |
|                                | Endorsement of B/L before receipt of documents under LC   | -  | Flat Fee    | USD 100.00            | -          |
|                                | Descrpancy Fees<br>(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)<br>(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            | -          |
|                                | Documents Examination (From Correspondent Bank)   | -  | Flat Fee    | USD 100.00            | -          |
|                                | Non-Receipt of additional copy of Documents (From Correspondent Bank)   | -  | Flat Fee    | USD 30.00             | -          |
| <b>Export Letter of Credit</b> | Advising Commission (Incl. Increase & Extension)  | -  | Flat Fee    | USD 100.00            | -          |
|                                | Amendment commissions   | -  | Flat Fee    | USD 25.00<br>Per Item | -          |
|                                | Confirmation commission<br>(Fees & charges are determined based on case by case basis based on country and bank risk)   | Case by Case   | Per Quarter | -                     | -          |
|                                | Acceptance commission under confirmed LC  | 0.3 %  | Per Quarter | USD 50.00             | -          |
|                                | 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<br>(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            | -          |
|                                | Export Subsidies Certificate  | -  | Flat Fee    | EGP 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            | -          |

| 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<br>(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<br>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<br>(In addition to standard transfer fees/charges)                                       | -  | Flat Fee    | EGP 100.00  | -         |
|  | Foreign Guarantees Issuance   | Bid Bond Guarantee<br>(In addition to correspondent bank fees) | 0.30%       | Per Quarter | USD 50.00 |
| Performance Guarantee - Financial Guarantee<br>(In addition to correspondent bank fees)  |   | 0.60%  | Per Quarter | USD 75.00   | -         |
| Advance Payment Guarantee<br>(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<br>(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<br>(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 |   |  |             |             |           |