

EGBANK



# EGBANK Tariff

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



**EGBANK**
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## 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 May 2025 (Version 2)

- 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. ncluding 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.



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- 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:

**Advance Banking:**

- Advance is a segment of customers whose bank account minimum balance is 250K EGP and up to 1M EGP or their gross monthly salary is 25K EGP (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.

**Prime Banking:**

- Prime is a segment of customers whose bank account balance is more than 1M EGP or their gross monthly salary is 100K (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



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## 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 Enterorises |
| 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 |
| DIA | Documents against Acceptance |
| B/L | Bill of Lading |
| OBC | Outward Bills for Collection |



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## Trade Finance:

| | | Tariff Rates/Amounts | | | |
|---|---|---|---|---|---|
| | | % | Frequency | Range | |
| | | | | Min. | Max. |
| **Documentary Collection** | | | | | |
| | 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% + 0.5% per Q till maturity | Flat Fee | USD 75.00 | - |
| | Documentary Collection against open account -Advance Payment | 1.25% | Flat Fee | USD 75.00 | - |
| | Bank Avalization on deferred payment | 1% | 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 beneficary unless otherwise is specified) | - | Flat Fee | USD 75.00 | - |
| **Inward Documentary Collection (IDCs)** | Return of Documents to Correspondent Bank | - | Flat Fee | USD 75.00 | - |
| | Swift fees | - | Flat Fee | USD 50.00 | - |
| **1- Bank to Bank Collection** | Tracer & Amendment Swift | - | Flat Fee | USD 25.00 | - |
| **2- Direct Collection - Over the Counter** | 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 | - |



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| Service/Item Description | | Tariff Rates/Amounts | | | |
|---|---|---|---|---|---|
| | | % | Frequency | Range | |
| | | | | Min. | Max. |
| **Documentary Collection**<br>**Inward Documentary Collection (IDCs)**<br>**1- Bank to Bank Collection**<br>**2- Direct Collection - Over the Counter** | Outward Transfer/ Payment commission (related to Trade-ADV/ Sight/ Deferred/ Avalized IBC)<br>FCY Own Resources | 0.3% | | USD 50.00 | USD 200.00 |
| | Outward Transfer/ Payment commission (related to Trade-ADV/ Sight/ Deferred/ Avalized IBC)<br>FCY by free market | 0.75% | | USD 50.00 | - |
| | Outward Transfer/ Payment commission (related to Trade Deferred/ Avalized IBC)<br>FCY by forward FX contract | 0.1% | | USD 50.00 | - |
| | (Internal Transfers in EGP/ Local Outward transfers in EGP) payment commissions (related to Trade-ADV/ Sight/ Deferred)<br>LCY Clients Resources | 2/1000 + EGP30 Swift charge (if applicable) | Per transaction | EGP 75 | EGP 350 |
| | Swift Fees (Payment) | - | | USD25.00 | - |
| | Forward Contract admin fees on Documentary Collection | 1% | | | - |

| | | | | | |
|---|---|---|---|---|---|
| **Documentary Collection** | | | | | |
| | Uncollected docs by Customers | EGP 50 per M | | - | - |
| | Issuance of Electronic Form 4 | EGP 100 | | - | - |
| **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 | - |
| | 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 | - |



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| | | | | | |
|---|---|---|---|---|---|
| **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 C validity | - | Flat Fee | USD 25.00 | - |
| | Acceptance Commission under deferred LCs | 0.75% | 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) | | | |
| **Import Letter of Credit** | Amendments EXCLUDING Period Extension and C value increases. | - | Flat Fee | USD 20.00 Per Item | - |
| | Endorsement of B/L before receipt of documents under LC | - | Flat Fee | USD 100.00 | - |
| | Descripancy 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 C value | 1.25% | Flat Fee | USD 50.00 | - |
| | Documents presented after C 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 | USD 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 | - |
| **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 | - | - |
| | 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 | - |
| | 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 insoection | - | 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 | - |

- Collection of commissions:
The commission paid is a right vested in EGBANK, hence, no part thereof may be recovered by the customer in case the LC was totally or partially utilized befor maturity, not utilized at all or cancelled as per customer's request.



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| | | | | | |
|---|---|---|---|---|---|
| **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 | - |
| | EGBANK all capital | - | Flat Fee | EGP 250.00 | - |
| | Amendments EXCLUDING Period Extension and value increases. | - | Flat Fee | EGP 100.00 | - |
| | Adminstrative 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) | - | Per Quarter | USD 50.00 | - |
| | Performance Guarantee - Financial Guarantee (In addition to correspondent bank fees) | - | Per Quarter | USD 75.00 | - |
| | Advance Payment Guarantee (In addition to correspondent bank fees) | - | 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. | 0.20% | Flat Fee | USD 15.00 | EGP 300.00 |
| | Postal Charges | - | Flat Fee | USD 50.00 | - |
| | Adminstrative fees - Issuance Only | - | Flat Fee | EGP 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 fromthe correspondent



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## Medium term loans for small and medium enterprises

| Small & Medium Term Loan (SBS) | | |
|---|---|---|
| **Item** | **Small Companies** | **Medium Companies** |
| Commercial Interest Rates | CBE Corridor lending Rate + Margin (3.5%) | CBE Corridor lending Rate + Margin (3.5%) |
| Initiative Interest Rates | According to CBE initiative pricing | Not Applicable |
| Commercial Admin Fees | 2% with maximum 50k | 1% with maximum 100k |
| Initiative Admin Fees | Not Applicable | Not Applicable |
| Commercial Assessment Fees | EGP 500 | EGP 1000 |
| Initiative Assessment Fees | Not Applicable | Not Applicable |
| Commercial Early Settlement Fees | 10% | 10% |
| Initiative Early Settlement Fees | Not Applicable | Not Applicable |
| Late Penalty Fees | 2.50% | 2.50% |
| I-Score Assessment Fees | EGP 500 | EGP 500 |



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