

Schedule of Charges (SOC) – September 2019

CURRENT ACCOUNT	FEES	FREQUENCY	Returned Checks	EGP 75 - USD 25	Per check	Returned Unpaid	EGP 50 / USD 10	Upon Request
A/C Opening Fees	EGP 100 - USD 5 Ind. / EGP 300 - USD 15 Corp.	One Time	Copy of Statement	EGP 5 per paper Min. EGP 20 / USD 2	Upon Request	OUTWARD BILLS FOR COLLECTION / LOCAL BILLS / PROMISSORY NOTES / POST DATED CHECKS	FEES	FREQUENCY
A/C Opening Minimum Balance	EGP 5000 / USD EUR 1000 Ind.		Keeping Mails at the bank	EGP 350 Ind. / EGP 500 Corp.	Monthly	Outward Bills for Collection	0.003 Min. EGP 35 - Max. EGP 500	Upon Request
EGP 10 K / USD 2500 Corp.	-		External Signature Verification	EGP 50	Upon Request	Collections Rejected	0.003 Min. EGP 35 - Max. EGP 500	-
A/C Service Fees	EGP 20 - USD 2 Ind. / EGP 50 / USD 2 Corp.	Monthly	Internal Power of Attorney on A/C	EGP 100 - USD 10	Upon Request	Postage	EGP 30	Upon Execution
Minimum Balance Charges	EGP 30 - USD 2 Ind. / EGP 75 - USD 5 Corp.	Monthly	Copy of Documents	EGP 50 same year / EGP 100 prior year	Upon Request	Report of Outstanding Post Dated Commercial Papers	EGP 50	Upon Request
A/C Closure Charges	NIL		Dormancy Charges	EGP 25 - 2 USD Ind. / EGP 55 - 3 USD Corp.	Monthly	Returned Unpaid	EGP 35 / USD 5	Upon Execution
EL NAHARDA ACCOUNT	FEES	FREQUENCY		0.003 Min. EGP 250 (Min. 15 USD Max. EGP 3K / USD 175) for amounts Less Than EGP 3M / 0.003 Max. EGP 10 k (Max. 555 USD) for amounts greater than or equal to EGP 3M	Upon Execution	INWARD REMITTANCES	FEES	FREQUENCY
A/C Opening Fees	EGP 100	One Time	Settlement of Inheritors A/C's		Upon Execution	Internal Transfers Between ADCB-E A/C's	NIL	Upon Execution
A/C Opening Minimum Balance	EGP 10,000	-				Inward Transfers to ADCB-E Clients	EGP 5 / USD 1	Upon Execution
A/C Service Fees	EGP 20	Monthly	STANDING ORDERS	FEES	FREQUENCY	Non Account Holder	0.003 Min. USD 15 - Max. USD 100	Upon Execution
Minimum Balance Charges	EGP 25	Monthly	Setup	EGP 200 - USD 20	One Time	OUTWARD REMITTANCES	FEES	FREQUENCY
A/C Closure Charges	NIL	-	Execution Charges "per transaction"	EGP 50 - USD 5	Upon Execution	Internal Transfers Between ADCB-E A/C's	NIL	Upon Execution
EL NAHARDA BUSINESS ACCOUNT	FEES	FREQUENCY	ADCB - Cash Pick-up	50 % + third party cost	Upon Execution	Outward Transfer in Egyptian Pounds "ACH"	0.002 Min. EGP 20 - Max. EGP 350	Upon Execution
A/C Opening Fees	NIL	-	Amendment & Cancellation	EGP 50 - USD 5	Upon Request	Outward Transfer in Foreign Currency Swift	0.003 Min. USD 30 - Max. USD 100	Upon Execution
A/C Opening Minimum Balance	EGP 3000	-	BANK CERTIFICATES	FEES	FREQUENCY	Outward Transfer in Egyptian Pounds Swift	0.002 Min. EGP 50 - Max. EGP 350	Upon Execution
A/C Service Fees	EGP 10	Monthly	Certificate of A/C Under Formation (capital more than EGP 250 k)	EGP 1000	Upon Request	Swift Charges	EGP 50 / USD 50	-
Minimum Balance Charges	EGP 25	Monthly	Certificate of A/C Under Formation (capital less than EGP 250 k)	EGP 100	Upon Request	Amendments to Fund Transfers	EGP 50 / USD 50	Upon Execution
A/C Closure Charges	NIL	-	Balance Certificate	EGP 150 Ind. / EGP 200 Corp.	Upon Request	ACH Mandate Setup	EGP 10	One Time
SAVING ACCOUNT (TAWFEER +)	FEES	FREQUENCY	Clearance Letter	EGP 500 (buyout cases) / EGP 250(others)	Upon Request	ACH Direct Payment Debit	EGP 5	Upon Execution
A/C Opening Fees	EGP 50 - USD 5	One Time	Liability Certificate	EGP 250 Ind. / EGP 500 Corp.	Upon Request	DEBIT CARDS	FEES	FREQUENCY
A/C Opening Minimum Balance	EGP 5000 - USD EUR 1000	-	Monthly balances	EGP 15 per Month	Monthly	Issuance fee	EGP 60	One Time
A/C Service Fees	EGP 15 - USD 3	Monthly	Car license renewal	EGP 150	Yearly	Annual fee	EGP 60	Yearly
Minimum Balance Charges	EGP 25 - USD 5	Monthly	Car release (Clearance)	EGP 150	Upon Request	Replacement fee	EGP 100	Upon Request
A/C Closure Charges	NIL	-	OUTWARD CLEARING CHECKS	FEES	FREQUENCY	Supplementary	EGP 50	Upon Request
SAVING ACCOUNT (SPEED UP)	FEES	FREQUENCY	Check	EGP 10	Upon Presentation	Cash withdrawal fee (non-ADCB-E ATM)	EGP 6	Upon Execution
A/C Opening Fees	EGP 50	One Time	AIB Clearing	0.003 Min. USD 5 - Max. USD 100	Upon Presentation	Balance inquiry fee (non-ADCB-E ATM)	EGP 4	Upon Execution
A/C Opening Minimum Balance	NIL	-	Returned Checks	EGP 50 / USD 20		International cash withdrawal fee	EGP 40	Upon Execution
A/C Service Fees	EGP 15	Monthly	INWARD CLEARING CHECKS	FEES	FREQUENCY	Invalid dispute fees	EGP 125	Upon Execution
Minimum Balance Charges	NIL	-	Egyptian Pounds	Nil	-	Foreign Exchange Mark-up	3%	Upon Execution
Account Closure Charges	NIL	-	Internal Clearing	Nil	-	Usage fee at any 123 ATM	Withdrawal EGP 6 / Inquiry EGP 3	Upon Execution
TERM DEPOSITS	FEES	FREQUENCY	Returned Checks	EGP 50 / USD 20	Upon Presentation	CREDIT CARDS	FEES	FREQUENCY
Minimum Amount	EGP 5K / USD EUR 1K Ind. EGP 10K / USD EUR 1K Corp.		OUTWARD COLLECTION CHECKS	FEES	FREQUENCY	Classic issuance fee	EGP 150-EGP 200 (50% Disc. for the 1st year)	One Time
CDS	FEES	FREQUENCY	Egyptian Pounds	0.002 Min. EGP 20 - Max. EGP 400	Upon Presentation	Classic Renewal fee	EGP 150-EGP 200	
Charges for Exceeding the CD allowed Multiples (Minimum amount and multiples as Per Product Terms & Conditions)	Through Branches: -Up to 5 CDs: NIL -More than 5 CDs: EGP 25 / CD Through Internet Banking : NIL	-	Foreign Currency	0.004 Min. USD 5 - Max. USD 100	Upon Presentation	Classic supplementary	EGP 50	Upon Request
CHECKBOOK CHARGES	FEES	FREQUENCY	Purchase of EGP Checks - Clearing	0.006 Min. EGP 35	Upon Request	Classic card replacement	EGP 100	Upon Request
Issuance Charges "24"	EGP 100 - USD 6 Ind. / EGP 200 - USD 12 Corp.	Upon Request	Purchase of EGP Checks - Collection	0.025 Min. EGP 35	Upon Request	Gold issuance fee	EGP 250 - EGP 300 (50% Disc. for the 1st year)	Upon Request
Stop Payment request	EGP 100 - USD 6 Ind. EGP 200 Max. 1K - USD 12 Max. USD 55 Corp. (If checks are serial, comm. is collected once for all checks. If not, comm. is collected for each check)	Upon Request	Purchase of FCY Checks	0.01 Min. USD 10	Upon Request	Gold Renewal fee	EGP 250-EGP 300	
Check Partial Payment	EGP 50 - USD 3	Upon Beneficiary's Request	INWARD COLLECTION CHECKS	FEES	FREQUENCY	Gold supplementary	EGP 60	Upon Request
SAFE DEPOSIT BOXES	FEES	FREQUENCY	Egyptian Pounds	0.001 Min. EGP 20 - Max. EGP 400	Upon Presentation	Gold card replacement	EGP 100	Upon Request
Small	EGP 1000	Yearly	Foreign Currency	0.003 Min. USD 10 - Max. USD 100	Upon Presentation	Late payment	EGP 100	Monthly
Medium	EGP 1500	Yearly	BANK DRAFT / AUTHORIZED CHECKS	FEES	FREQUENCY	Over limit fee	EGP 75	Monthly
Large	EGP 2000	Yearly	Egyptian Pounds	0.002 Min. EGP 35 - Max. EGP 350	Upon Request	Cash withdrawal fee locally	4% Min. EGP 30	Upon Execution
X Large	EGP 2500	Yearly	Foreign Currency	0.003 Min. USD 20 - Max. USD 100	Upon Request	Cash withdrawal fee internationally	5% Min. EGP 50	Upon Execution
OTHER SERVICES FEES & CHARGES	FEES	FREQUENCY	Cancellation Request	EGP 20 / USD 3	Upon Request	Foreign Exchange Mark-up	3%	Upon Execution
ADCB - Instant (SMS Alert Service)	EGP 120	Yearly	Stop Payment	EGP 60 / USD 15	Upon Request	Minimum payment	5% Min. EGP 50	
			INWARD BILLS FOR COLLECTION LOCAL BILLS / PROMISSORY NOTES / POST DATED CHECK	FEES	FREQUENCY	Invalid dispute fees	EGP 125	Upon Execution
			Bills Drawn on Other Banks	0.015 Min. EGP 35 / USD 5 - Max. EGP 350 / USD 50	Upon Presentation	Duplicate statement	EGP 20 copy - EGP 50 original	Upon Request
			Withdrawal of Bill / Check	EGP 35 / USD 5	Upon Request	LETTERS OF GUARANTEE	FEES	FREQUENCY
			Protest Charges	0.001 Min. EGP 50	When Needed	Bid Bonds issue / Guarantees	0.003 Min. EGP 300 per quarter - counter 0.003 Min. USD 100 per quarter	Quarterly
			Postponement	EGP 35 / USD 5	Upon Request	Performance and Advance Payment Guarantees	0.006 Min. EGP 300 per quarter - counter 0.006 Min. USD 100 per quarter	Quarterly
			Comm. Papers Custody	EGP 15	Upon Request	100% Cash Covered - Guarantee	0.125 Min. EGP 200 per quarter 0.125 Min. USD 15 per quarter	Quarterly

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INWARD DOCUMENTARY COLLECTION FEES FREQUENCY			TRANSFER OF EXPORT L/C FEES FREQUENCY			AUTO LOANS FEES FREQUENCY		
Advising Comm. Without Responsibility	USD 100	Quarterly	Confirmation Comm. On Beneficiary	0.0015 Min. USD 50	Per Transaction	Administration Fees	22 % From Loan Amount Min. EGP 500	One Time
Advised to Beneficiary by Correspondent Bank	USD 100	Per transaction	Confirmation Comm. On Applicant	0.0015 Min. USD 75	Per Transaction	Banking Fees	Ranges from EGP 200 to EGP 1000	One Time
Amendment	EGP 150.00 USD 50.00	Per transaction	Increase	USD 150	Per Transaction	Early Settlement Fees	5 % on the outstanding balance	
Increase	Same as Issue	Per transaction	Amendment	USD 30	Per Transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Courier	USD 75	Per transaction	Extension	USD 150	Per Transaction	Car License recommendation	Free	
Postage	EGP 150.00 USD 10.00	Per transaction	Amendment - cancellation fee - L/C expired without utilization	USD 50	Per Transaction	Car License renewal	EGP 150	
Swift Charges	USD 50	Per transaction	NEGOTIATION EXPORT L/C FEES FREQUENCY			SALARY LOANS FEES FREQUENCY		
INWARD DOCUMENTARY COLLECTION FEES FREQUENCY			Transfer Charges	0.005 Min USD 75	Per Transaction	Administration Fees	22 % From Loan Amount Min. EGP 500	One Time
Collection Commission	0.0075 Min. USD 80 or eqv. (including adv. payment fees)	Per transaction	NEGOTIATION EXPORT L/C FEES FREQUENCY			Banking Fees	EGP 200 to EGP 1000 as per product criteria	
Acceptance Commission	USD 35	Per transaction	Negotiation Commission	0.003 Min. USD 75	Per Transaction	Early Settlement Fees	5 % on the outstanding balance	
Form "4" Commission	EGP 150	Per transaction	Advising of Discrepancies	USD 25	Per Transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Issuance of Shipping L/G - B/L Endorsement	USD 75	Per transaction	Advising Acceptance	USD 25	Per Transaction	Installment Postponement fees	EGP 200	
Bank Avalization	0.005 per quarter (from date of avalization)	Quarterly	Deferred Payment / Acceptance Comm.	0.0025 Min. USD 50	Monthly	HOUSING LOANS FEES FREQUENCY		
Amendment to Collection Instructions	USD 25	Per transaction	CREDIT FACILITIES FEES FREQUENCY			Administration Fees	3.2 % from Total Loan Amount up to EGP 1.5 Million	One Time
SWIFT Acknowledgement "MT410"	USD 25	Per transaction	Min. Monthly Interest Charges on OVD	EGP 150	Monthly	Banking Fees	2% from the Total Loan Amount more than EGP 1.5 Million	
Returned Draft Unpaid After Maturity	USD 100	Per transaction	New / Renewal Annual Arrangement Fees	0.005 of total facilities Min. EGP 500	Yearly	Application Fees:	EGP 1,000	
Postage	USD 10	Per transaction	Commitment Fees "Term Loans"	0.01 on undrawn amount	Yearly	Mortgage Fees:	EGP 1,000	
Courier charges	USD 75	Per transaction	Temporary OVD Processing Fees	EGP 100 / Day	Upon Occurrence	Registration Fees:	Apartment: EGP 3,000 - Villa : EGP 6,000	
OUTWARD DOCUMENTARY COLLECTION FEES FREQUENCY			Highest Debit Balance Comm.	0.0015 on HDB	Monthly	Early Settlement fees	10 % if the settlement was done during the first 5 Years 5 % if the settlement was done after the first 5 Years	
Commission	0.0025 Min. USD 35 + USD 10 for supplier facility	Per transaction	Comm. On Checks Received - Assigned Contracts	0.005 of check value		Early Settlement Fees (Buyout)	10 % on the outstanding balance	
Swift Charges	USD 50	Per transaction	Failure to Comply with Credit Approval Terms & Ratios	0.005 on O/S Balance	Quarterly	E-FINANCE FEES FREQUENCY		
IMPORT LETTERS OF CREDIT FEES FREQUENCY			Failure to Submit Guarantees as per Credit Approval Terms	0.01 on O/S Balance	Quarterly	Customs payments	.001 Min EGP 50 - Max. EGP 250	Per Transaction
Opening Commission "Local"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Comm. of Managing FCY Loans	0.10 on allocated amount		Tax payments	No Commission - Next Working Day Value Date	Per Transaction
Opening Commission "foreign"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Loan Rescheduling Fees	0.01 on O/S Balance		Gov. universities payments	5 EGP	Per Transaction
Revolving L/C Commission	1.25% first quarter + 0.25% per subsequent quarter on each revolving year (Min. USD 75)	Quarterly	I-Score Report	EGP 100		Private universities payments	10 EGP	Per Transaction
Issuance of Bank Undertaking	Same as opening	Quarterly	Early Settlement Fees	0.02 on Settled Balance		King Marriot Academy payments	15 EGP	Per Transaction
Tolerance in L/C Amount "About"	Same as opening	Quarterly	WAREHOUSE CPSPDS FEES FREQUENCY			Companies Insurance payments	0.001 Min. EGP 50 - Max. EGP 250	Per Transaction
Opening comm. Fully Cash Covered in EGP	Same as opening	Quarterly	Supervision Commission	EGP 150 + Custodian Payroll	Monthly	Tahya Mistr fund Donations	Nil	Per Transaction
Opening comm. Fully Cash Covered in Foreign currency	1% first quarter + 0.25% per subsequent quarter (Min. USD 100)	Quarterly	Withdrawal Commission	0.005 Min. EGP 50	Per Transaction	Zakah & Sadakat Donations	Nil	Per Transaction
Amendment	USD 30 per amendment	-	Excess in Storage Period	0.002 for First Year + 0.001 on subsequent periods	Monthly	ATM's Payments (Taxes, customs, units)	No Commission - Next Working Day Value Date	Per Transaction
Extension / Increase	Same as opening	-	CUSTODY FEES FEES FREQUENCY			Helwan University payments	10 EGP	Per Transaction
Cancellation Fees "Expired Unutilized"	USD 75	Per LC	Buy & Sell Secur. Under Central Custody	0.001 Min. EGP 10		Citizen payment	20 EGP	Per Transaction
Discrepancies fees	USD 125	Per Doc Set	Buy & Sell Secur. Under UBE-E Custody	0.001 Min. EGP 10 Max. EGP 150		Real state Tax payments	20 EGP	Per Transaction
Excess Drawing Commission	1.25% on excess amount Min. USD 100	-	Annual Holding Fees	EGP 7.5 per EGP 100k at end of year balance		One Window Payment	0.001 Min. EGP 50 - Max. EGP 250	Per Transaction
Payment after expiry date	1.25% Min. USD 100	Per Payment	Pledge &/or Release Pledge	0.00075 Max. EGP 3k + EGP 100		ATM's Payments	No Commission - Next Working Day Value Date	Per Transaction
Advising / Covering Letter Charges	USD 10	-	Coupon Collection	0.005 of Value Min. EGP 10		CASH OVER COUNTER FEES FREQUENCY		
Deferred Payment + Acceptance Commission	0.75% Min. USD 100	Quarterly	Capital or Capital Increase Subscription	EGP 200 / USD 40		Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10	Per Transaction
Discount Own Acceptance	USD 150+ discount interest	Per Transaction	Treasury Bonds Custody Fees	EGP 50	Yearly	Bank Note Small Denomination Charges (except for FX buy)		
Safe Custody of Import Bills	EGP 300 per Month	-	Egypt EURO Annual Custody Fees	USD 5	Monthly	FCY denomination	0.02 for Denomination 1 and 2 0.005 for Denomination 5 0.002 for Denomination 10 - 20	Per Transaction
Sending Local Fax	EGP 75	-	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500		CASH LOAN FEES FREQUENCY		
Sending International Fax	USD 15	-	DOCTOR LOAN FEES FREQUENCY			Administration Fees	starts from 2.20%	One Time
Copy of Docs	EGP 15 per paper	-	Administration Fees	2.20%	One Time	Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time
Form "4" Commission	EGP 150	-	Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time	Early Settlement Fees	5 % on the outstanding balance	
B/L Endorsement	USD 75	-	Early Settlement Fees	5 % on the outstanding balance		Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Shipping Guarantee Handling Charges	USD 75	Per Transaction	Installment Postponement fees	EGP 300		CASH LOAN FEES FREQUENCY		
Swift Full Text	USD 225	-	CASH LOAN FEES FREQUENCY			Administration Fees	starts from 2.20%	One Time
Swift Short Text	USD 50	-	Administration Fees	starts from 2.20%	One Time	Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time
Courier	USD 75	-	Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time	Early Settlement Fees	5 % on the outstanding balance	
Postage	USD 10	-	Early Settlement Fees	5 % on the outstanding balance		Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
EXPORT LETTERS OF CREDIT FEES FREQUENCY			Installment Postponement fees	EGP 300		CASH LOAN FEES FREQUENCY		
SWIFT Acknowledgement "MT730"	USD 20	Per Transaction	CASH LOAN FEES FREQUENCY			Administration Fees	starts from 2.20%	One Time
Advising Charges	USD 100	Per Transaction	Administration Fees	starts from 2.20%	One Time	Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time
			Banking Fees	EGP 200 - EGP 1000 as per product criteria	One Time	Early Settlement Fees	5 % on the outstanding balance	
			Early Settlement Fees	5 % on the outstanding balance		Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
			Installment Postponement fees	EGP 300		Cash withdraw from counter EGP 10,000 or less	15 % Min EGP 20	Per Transaction