

Schedule of Charges (SOC) – February 2021

Current Accounts			
FEES			FREQUENCY
CURRENT ACCOUNT	Daily Current Account		
A/C Opening Fees	EGP 100 USD 5 Ind. / EGP 300 USD 15 Corp.	EGP 100	One Time
A/C Opening Minimum Balance	EGP 5000 / USD EUR 1000 Ind. / EGP 10 K / USD 2500 Corp.	EGP 5,000	
A/C Service Fees	EGP 35 USD 5 Ind. / EGP 50 / USD 2 Corp.	EGP 35	Monthly
Minimum Balance Charges	EGP 40 USD 5 Ind. / EGP 75 USD 5 Corp.	EGP 40	Monthly
A/C Closure Charges	NIL	NIL	
El Naharda Accounts			
FEES			FREQUENCY
EL NAHARDA ACCOUNT	EL NAHARDA BUSINESS ACCOUNT		
A/C Opening Fees	EGP 100	NIL	One Time
A/C Opening Minimum Balance	EGP 10,000	EGP 3000	
A/C Service Fees	EGP 35	EGP 35	Monthly
Minimum Balance Charges	EGP 40	EGP 40	Monthly
A/C Closure Charges	NIL	NIL	
Savings Accounts			
FEES			FREQUENCY
SAVING ACCOUNT (SPEED UP)	SAVING ACCOUNT (TAWFEER +)		
A/C Opening Fees	EGP 75	EGP 75 USD 7	One Time
A/C Opening Minimum Balance	NIL	EGP 5000 – USD EUR 1000	
A/C Service Fees	EGP 35	EGP 35 USD 5	Monthly
Minimum Balance Charges	NIL	EGP 40 USD 5	Monthly
Account Closure Charges	NIL	NIL	
Savings Accounts			
FEES			FREQUENCY
Monthly Saving Account			
A/C Opening Fees	EGP 75	One Time	
A/C Opening Minimum Balance	EGP 5,000		
A/C Service Fees	EGP 35	Monthly	
Minimum Balance Charges	EGP 40	Monthly	
A/C Closure Charges	NIL		
DEBIT CARDS			
FEES			FREQUENCY
Classic	Platinum		
Primary Joining Fees	EGP 60	EGP 250	One Time
Primary Annual Fees	EGP 60	EGP 250	Yearly
Supplementary Joining Fees	EGP 50	EGP 125	One Time
Supplementary Annual Fees	EGP 50	EGP 125	Yearly
Reissue card Fees Primary & Supplementary	EGP 100	EGP 300	Upon Request
Replacement Card Fees Primary & Supplementary	EGP 100	EGP 300	Upon Request
Cash Advance Fee(ATM)(Domestic)	6 EGP Free CBE Circular	6 EGP Free CBE Circular	Upon Execution
Cash Advance Fee(ATM)(International)	40 EGP	40 EGP	Upon Execution
Balance Onus ATMs	Free	Free	Upon Execution
Balance on Domestic Banks ATMs	4 EGP	4 EGP	Upon Execution
Balance on International Banks ATMs	30 EGP	30 EGP	Upon Execution
Invalid dispute fees	EGP 125	EGP 125	Upon Execution
Foreign Exchange Markup	0.03	0.03	Upon Execution
Usage fee at any 123 ATM	EGP 6 Withdrawal / Inquiry EGP 3	EGP 6 Withdrawal / Inquiry EGP 3	Upon Execution
CREDIT CARDS			
FEES			FREQUENCY
Classic	Gold		
Primary Joining Fees	EGP 150	EGP 300	One Time
Primary Annual Fees	EGP 150	EGP 300	Yearly
Supplementary Joining Fees	EGP 75	EGP 150	One Time
Supplementary Annual Fees	EGP 75	EGP 150	Yearly
Reissue card Fees Primary & Supplementary	EGP 100	EGP 200	Upon Request
Replacement Card Fees Primary & Supplementary	EGP 100	EGP 200	Upon Request
Cash Advance Fee(ATM) (Domestic)	4% Min. EGP 30 (Free CBE Circular)	4% Min. EGP 30 (Free CBE Circular)	Upon Execution
Cash Advance Fee(ATM) (International)	5% Min. EGP 50	5% Min. EGP 50	Upon Execution
Balance Onus ATMs	Free	Free	Upon Execution
Balance on Domestic Banks ATMs	Free	Free	Upon Execution
Balance on International Banks ATMs	EGP 30	EGP 30	Upon Execution
Mark up Fees	0.03	0.03	Upon Execution
Over credit limit Fees	EGP 100	EGP 100	Monthly
Late Payment fees (overdue)	EGP 100	EGP 100	Monthly
interest Rate	2.8% Monthly	2.8% Monthly	Monthly
Minimum payment	5% Min EGP 50	5% Min EGP 50	
Invalid dispute fees	EGP 125	EGP 125	Upon Execution
Duplicate statement	EGP 20 copy EGP 50 Original	EGP 20 copy EGP 50 Original	Upon Request
CREDIT CARDS			
FEES			FREQUENCY
Platinum	Infinite		
Primary Joining Fees	EGP 450	EGP 1200	One Time
Primary Annual Fees	EGP 450	EGP 1200	Yearly
Supplementary Joining Fees	EGP 200	EGP 500	One Time
Supplementary Annual Fees	EGP 200	EGP 500	Yearly
Reissue card Fees Primary & Supplementary	EGP 300	EGP 500	Upon Request
Replacement Card Fees Primary & Supplementary	EGP 300	EGP 500	Upon Request
Cash Advance Fee(ATM)(Domestic)	4% Min. EGP 30 (Free CBE Circular)	4% Min. EGP 30 (Free CBE Circular)	Upon Execution
Cash Advance Fee(ATM)(International)	5% Min. EGP 50	5% Min. EGP 50	Upon Execution
Balance Onus ATMs	Free	Free	Upon Execution
Balance on Domestic Banks ATMs	Free	Free	Upon Execution
Balance on International Banks ATMs	EGP 30	EGP 30	Upon Execution
Mark up Fees	0.03	0.03	Upon Execution
Over credit limit Fees	EGP 100	EGP 100	Monthly
Late Payment fees (overdue)	EGP 100	EGP 100	Monthly
interest Rate	2.50% Monthly	2.30% Monthly	Monthly
Minimum payment	5% Min EGP 50	5% Min EGP 50	
Invalid dispute fees	EGP 125	EGP 125	Upon Execution
Duplicate statement	EGP 20 copy EGP 50 Original	EGP 20 copy EGP 50 Original	Upon Request
TERM DEPOSITS			
FEES			FREQUENCY
Minimum Amount	EGP 5K / USD EUR 1K Ind. / EGP 10K / USD EUR 1K Corp.		
CDS			
FEES			FREQUENCY
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		
CHECKBOOK CHARGES			
FEES			FREQUENCY
Issuance Charges "24"	EGP 100 USD 10 Ind. / EGP 200 USD 12 Corp.		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
Check Partial Payment	EGP 50 USD 3		Upon Beneficiary's Request
SAFE DEPOSIT BOXES			
FEES			FREQUENCY
Small	EGP 1,500		Yearly
Medium	EGP 1,750		Yearly
Large	EGP 2,500		Yearly
X Large	EGP 2,750		Yearly
OTHER SERVICES FEES & CHARGES			
FEES			FREQUENCY
ADCB Instant (SMS Alert Service)	EGP 120		Yearly
Returned Checks	EGP 75 USD 25		Per check
Copy of Statement	EGP 5 per paper Min. EGP 50 / USD 5		Upon Request
Keeping Mails at the bank	EGP 350 Ind. / EGP 500 Corp.		Monthly
External Signature Verification	EGP 50		Upon Request
Internal Power of Attorney on A/C	EGP 100 USD 10		Upon Request
Copy of Documents	EGP 50 same year / EGP 100 prior year		Upon Request
Dormancy Charges	EGP 100 5 USD Ind / EGP 150 10 USD Corp.		Monthly (Per Account)
Settlement of Inheritors A/C's	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
STANDING ORDERS			
FEES			FREQUENCY
Setup	EGP 200 USD 20		One Time
Execution Charges "per transaction"	EGP 50 USD 5		Upon Execution
ADCB Cash Pickup	50 % + third party cost		Upon Execution
Amendment & Cancellation	EGP 50 USD 5		Upon Request
BANK CERTIFICATES			
FEES			FREQUENCY
Certificate of A/C Under Formation (capital more than EGP 250 k)	EGP 1000		Upon Request
Certificate of A/C Under Formation (capital less than EGP 250 k)	EGP 100		Upon Request
Balance Certificate	EGP 150 Ind. / EGP 200 Corp.		Upon Request
Clearance Letter	EGP 500 (buyout cases) / EGP 250 (others)		Upon Request
Liability Certificate	EGP 250 Ind. / EGP 500 Corp.		Upon Request
Monthly balances	EGP 15 per Month		Monthly
Car license renewal	EGP 150		Yearly
Car ban release (Clearance)	EGP 150		Upon Request
OUTWARD CLEARING CHECKS			
FEES			FREQUENCY
Check	EGP 10		Upon Presentation
AIB Clearing	0.003 Min. USD 5 Max. USD 100		Upon Presentation
Returned Checks	EGP 50 / USD 20		
INWARD CLEARING CHECKS			
FEES			FREQUENCY
Egyptian Pounds	Nil		
Internal Clearing	Nil		
Returned Checks	EGP 50 / USD 20		Upon Presentation
OUTWARD COLLECTION CHECKS			
FEES			FREQUENCY
Egyptian Pounds	0.002 Min. EGP 20 Max. EGP 400		Upon Presentation
Foreign Currency	0.004 Min. USD 5 Max. USD 100		Upon Presentation
Purchase of EGP Checks / Clearing	0.006 Min. EGP 35		Upon Request
Purchase of EGP Checks / Collection	0.025 Min. EGP 35		Upon Request
Purchase of FCY Checks	0.01 Min. USD 10		Upon Request
INWARD COLLECTION CHECKS			
FEES			FREQUENCY
Egyptian Pounds	0.001 Min. EGP 20 Max. EGP 400		Upon Presentation
Foreign Currency	0.003 Min. USD 10 Max. USD 100		Upon Presentation
BANK DRAFT / AUTHORIZED CHECKS			
FEES			FREQUENCY
Egyptian Pounds	0.002 Min. EGP 35 Max. EGP 350		Upon Request
Foreign Currency	0.003 Min. USD 20 Max. USD 100		Upon Request
Cancellation Request	EGP 20 / USD 3		Upon Request
Stop Payment	EGP 60 / USD 15		Upon Request
INWARD BILLS FOR COLLECTION LOCAL BILLS / PROMISSORY NOTES / POST DATED CHECK			
FEES			FREQUENCY
Bills Drawn on Other Banks	0.015 Min. EGP 35 / USD 5 Max. EGP 350 / USD 50		Upon Presentation
Withdrawal of Bill / Check	EGP 35 / USD 5		Upon Request
Protest Charges	0.001 Min. EGP 50		When Needed
Postponement	EGP 35 / USD 5		Upon Request
Comm. Papers Custody	EGP 15		Upon Request
Returned Unpaid	EGP 50 / USD 10		Upon Request
OUTWARD BILLS FOR COLLECTION LOCAL BILLS / PROMISSORY NOTES / POST DATED CHECKS			
FEES			FREQUENCY
Outward Bills for Collection	0.003 Min. EGP 35 Max. EGP 500		Upon Request
Collections Rejected	0.003 Min. EGP 35 Max. EGP 500		
Postage	EGP 30		Upon Execution
Report of Outstanding Post Dated Commercial Papers	EGP 50		Upon Request
Returned Unpaid	EGP 35 / USD 5		Upon Execution
INWARD REMITTANCES			
FEES			FREQUENCY
Internal Transfers Between ADCB-E A/C's	NIL		Upon Execution
Inward Transfers to ADCB-E Clients	EGP 5 / USD 1		Upon Execution
Non Account Holder	0.003 Min. USD 15 Max. USD 100		Upon Execution

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OUTWARD REMITTANCES	FEES	FREQUENCY			
Internal Transfers Between ADCB-E A/C's	NIL	Upon Execution	Temporary OVD Processing Fees	EGP 100 / Day	Upon Occurrence
Outward Transfer in Egyptian Pounds "ACH"	0.002 Min. EGP 20 Max. EGP 350	Upon Execution	Highest Debit Balance Comm.	0.0015 on HDB	Monthly
Outward Transfer in Foreign Currency Swift	0.003 Min. USD 30 Max. USD 100	Upon Execution	Comm. On Checks Received Assigned Contracts	0.005 of check value	
Outward Transfer in Egyptian Pounds Swift	0.002 Min. EGP 50 Max. EGP 350	Upon Execution	Failure to Comply with Credit Approval Terms & Ratios	0.005 on O/S Balance	Quarterly
Swift Charges	EGP 50 / USD 50		Failure to Submit Guarantees as per Credit Approval Terms	0.01 on O/S Balance	Quarterly
Amendments to Fund Transfers	EGP 50 / USD 50	Upon Execution	Comm. of Managing FCY Loans	0.10 on allocated amount	
ACH Mandate Setup	EGP 10	One Time	Loan Rescheduling Fees	0.01 on O/S Balance	
ACH Direct Payment Debit	EGP 5	Upon Execution	iScore Report	EGP 100	
			Early Settlement Fees	0.02 on Settled Balance	
LETTERS OF GUARANTEE	FEES	FREQUENCY	WAREHOUSE CPSDS	FEES	FREQUENCY
Bid Bonds issue/ Guarantees	0.003 Min. EGP 300 per quarter counter 0.003 Min. USD 100 per quarter	Quarterly	Supervision Commission	EGP 150 + Custodian Payroll	Monthly
Performance and Advance Payment Guarantees	0.006 Min. EGP 300 per quarter counter 0.006 Min. USD 100 per quarter	Quarterly	Withdrawal Commission	0.005 Min. EGP 50	Per Transaction
100% Cash Covered Guarantee	0.125 Min. EGP 200 per quarter 0.125 Min. USD 15 per quarter	Quarterly	Excess in Storage Period	0.002 for First Year + 0.001 on subsequent periods	Monthly
Advising Comm. Without Responsibility	USD 100	Quarterly	CUSTODY FEES	FEES	FREQUENCY
Advised to Beneficiary by Correspondent Bank	USD 100	Per transaction	Buy & Sell Secur. Under Central Custody	0.001 Min. EGP 10	
Amendment	EGP 150.00 USD 50.00	Per transaction	Buy & Sell Secur. Under ADCB-E Custody	0.001 Min. EGP 10 Max. EGP 150	
Increase	Same as Issue	Per transaction	Annual Holding Fees	EGP 7.5 per EGP 100k at end of year balance	
Courier	USD 75	Per transaction	Pledge s/or Release Pledge	0.00075 Max. EGP 3k + EGP 100	
Postage	EGP 150.00 USD 10.00	Per transaction	Coupon Collection	0.005 of Value Min. EGP 10	
Swift Charges	USD 50	Per transaction	Capital or Capital Increase Subscription	EGP 200 / USD 40	
			Treasury Bonds Custody Fees	EGP 50	Yearly
INWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Egypt EURO Annual Custody Fees	USD 5	Monthly
Collection Commission	0.0075 Min. USD 80 or eqv.(including adv. payment fees)	Per transaction	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500	
Acceptance Commission	USD 35	Per transaction	DOCTOR LOAN	FEES	FREQUENCY
Form "4" Commission	EGP 150	Per transaction	Administration Fees	0.022	One Time
Issuance of Shipping L/G B/L Endorsement	USD 75	Per transaction	Banking Fees	EGP 200 EGP 1000 as per product criteria	One Time
Bank Avalization	0.005 per quarter (from date of avalization)	Quarterly	Early Settlement Fees	5 % on the outstanding balance	
Amendment to Collection Instructions	USD 25	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
SWIFT Acknowledgement "MT410"	USD 25	Per transaction	Installment Postponement fees	EGP 300	
Returned Draft Unpaid After Maturity	USD 100	Per transaction	Late payment fees	0.02	Monthly
Postage	USD 10	Per transaction	CASH LOAN	FEES	FREQUENCY
Courier charges	USD 75	Per transaction	Administration Fees	Starts from 2.20%	One Time
			Banking Fees	EGP 200 EGP 1000 as per product criteria	One Time
OUTWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Early Settlement Fees	5 % on the outstanding balance	
Commission	0.00225 Min. USD 35 + USD 10 for supplier facility	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Swift Charges	USD 50	Per transaction	Installment Postponement fees	EGP 300	
			Late payment fees	0.02	Monthly
IMPORT LETTERS OF CREDIT	FEES	FREQUENCY	AUTO LOANS	FEES	FREQUENCY
Opening Commission "Local"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Administration Fees	2.2 % From Loan Amount Min. EGP 500	One Time
Opening Commission "foreign"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Banking Fees	Ranges from EGP 200 to EGP 1000	One Time
Revolving L/C Commission	1.25% first quarter + 0.25% per subsequent quarter on each revolving year (Min. USD 100)	Quarterly	Early Settlement Fees	5 % on the outstanding balance	
Issuance of Bank Undertaking	Same as opening	Quarterly	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Tolerance in L/C Amount "About"	Same as opening	Quarterly	Car License recommendation	Free	
Opening comm. Fully Cash Covered in EGP	Same as opening	Quarterly	Car License renewal	EGP 150	
Opening comm. Fully Cash Covered in Foreign currency	1% first quarter + 0.25% per subsequent quarter (Min. USD 100)	Quarterly	Late payment fees	0.02	Monthly
Amendment	USD 30 per amendment		SALARY LOANS	FEES	FREQUENCY
Extension / Increase	Same as opening		Administration Fees	2.2 % From Loan Amount Min. EGP 500	One Time
Cancellation Fees "Expired Unutilized"	USD 75	Per LC	Banking Fees	EGP 200 to EGP 1000 as per product criteria	
Discrepancies fees	USD 125	Per Doc Set	Early Settlement Fees	5 % on the outstanding balance	
Excess Drawing Commission	1.25% on excess amount Min. USD 100		Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Payment after expiry date	1.25% Min. USD 100	Per Payment	Installment Postponement fees	EGP 200	
Advising / Covering Letter Charges	USD 10		Late payment fees	0.02	Monthly
Deferred Payment + Acceptance Commission	0.75% Min. USD 100	Quarterly	HOUSING LOANS	FEES	FREQUENCY
Discount Own Acceptance	USD 150+ discount interest	Per Transaction	Administration Fees	3.2 % from Total Loan Amount up to EGP 1.5 Million	One Time
Safe Custody of Import Bills	EGP 300 per Month		Banking Fees	2 % from the Total Loan Amount more than EGP 1.5 Million	
Sending Local Fax	EGP 75		Application Fees:	EGP 1,000	
Sending International Fax	USD 15		Mortgage Fees:	EGP 1,000	
Copy of Docs	EGP 15 per paper		Registration Fees:	Apartment : EGP 3,000 – Villa : EGP 6,000	
Form "4" Commission	EGP 150		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	
B/L Endorsement	USD 75		Early Settlement Fees (Buyout)	10 % on the outstanding balance	
Shipping Guarantee Handling Charges	USD 75	Per Transaction	E-FINANCE	FEES	FREQUENCY
Swift Full Text	USD 225		Customs payments	0.01 Min EGP 50 Max. EGP 250	Per Transaction
Swift Short Text	USD 50		Tax payments	No Commission – Next Working Day Value Date	Per Transaction
Courier	USD 75		Gov. universities payments	5 EGP	Per Transaction
Postage	USD 10		Private universities payments	10 EGP	Per Transaction
			King Marriot Academy payments	15 EGP	Per Transaction
EXPORT LETTERS OF CREDIT	FEES	FREQUENCY	Companies Insurance payments	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
SWIFT Acknowledgement "MT730"	USD 20	Per Transaction	Tahya Misr fund Donations	Nil	Per Transaction
Advising Charges	USD 100	Per Transaction	Zakah & Sadakat Donations	Nil	Per Transaction
Confirmation Comm. On Beneficiary	0.0015 Min. USD 50	Per Transaction	ATM's Payments (Taxes, customs, units)	No Commission – Next Working Day Value Date	Per Transaction
Confirmation Comm. On Applicant	0.0015 Min. USD 75	Per Transaction	Helwan University payments	10 EGP	Per Transaction
Increase	USD 150	Per Transaction	Citizen payment	20 EGP (waived for payments above 10k EGP)	Per Transaction
Amendment	USD 30	Per Transaction	Real state Tax payments	20 EGP	Per Transaction
Extension	USD 150	Per Transaction	One Window Payment	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
Amendment cancellation fee L/C expired without utilization	USD 50	Per Transaction	ATM's Payments	No Commission – Next Working Day Value Date	Per Transaction
TRANSFER OF EXPORT L/C	FEES	FREQUENCY	CASH OVER COUNTER	FEES	FREQUENCY
Transfer Charges	0.005 Min USD 75	Per Transaction	Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10	Per Transaction
			Cash withdraw from counter EGP 10,000 or less	1.5 % Min EGP 20	Per Transaction
NEGOTIATION EXPORT L/C	FEES	FREQUENCY	Bank Note Small Denomination Charges (except for FX buy)	FEES	FREQUENCY
Negotiation Commission	0.003 Min. USD 75	Per Transaction	FCY denomination	0.02 for Denomination 1 and 2 0.005 for Denomination 5 0.002 for Denomination 10 20	Per Transaction
Advising of Discrepancies	USD 25	Per Transaction	EGP denomination	0.015 for Denomination 1 and 5 0.0075 for Denomination 10 0.006 for Denomination 20	Per Transaction
Advising Acceptance	USD 25	Per Transaction			
Deferred Payment / Acceptance Comm.	0.0025 Min. USD 50	Monthly			
CREDIT FACILITIES	FEES	FREQUENCY			
Min. Monthly Interest Charges on OVD	EGP 150	Monthly			
New / Renewal Annual Arrangement Fees	0.005 of total facilities Min. EGP 500	Yearly			
Commitment Fees "Term Loans"	0.01 on undrawn amount	Yearly			