

Schedule of Charges (SOC) – March 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					
Saving 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					
Saving 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					Monthly
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					Monthly
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				Upon Presentation	
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				Upon Request	
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	0.005 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 &/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	
INWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Treasury Bonds Custody Fees	EGP 50	Yearly
Collection Commission	0.0075 Min. USD 80 or eqv.(including adv. payment fees)	Per transaction	Egypt EURO Annual Custody Fees	USD 5	Monthly
Acceptance Commission	USD 35	Per transaction	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500	
Form "4" Commission	EGP 150	Per transaction	DOCTOR LOAN	FEES	FREQUENCY
Issuance of Shipping L/G B/L Endorsement	USD 75	Per transaction	Administration Fees	1.0% for Individuals 0.5% For excellency Clients	One Time
Bank Avalization	0.005 per quarter (from date of avalization)	Quarterly	Banking Fees	EGP 100	One Time
Amendment to Collection Instructions	USD 25	Per transaction	Early Settlement Fees	5% on the outstanding balance	
SWIFT Acknowledgement "MT410"	USD 25	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Returned Draft Unpaid After Maturity	USD 100	Per transaction	Installment Postponement fees	EGP 300	
Postage	USD 10	Per transaction	Late payment fees	0.02	Monthly
Courier charges	USD 75	Per transaction	CASH LOAN	FEES	FREQUENCY
OUTWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Administration Fees	2.0% for Self Employed , Professionals & ADCB excellency Loan	One Time
Commission	0.00225 Min. USD 35 + USD 10 for supplier facility	Per transaction	Banking Fees	EGP 100	One Time
Swift Charges	USD 50	Per transaction	Early Settlement Fees	5% on the outstanding balance	
IMPORT LETTERS OF CREDIT	FEES	FREQUENCY	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Opening Commission "Local"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Installment Postponement fees	EGP 300	
Opening Commission "foreign"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Late payment fees	0.02	Monthly
Revolving L/C Commission	1.25% first quarter + 0.25% per subsequent quarter on each revolving year (Min. USD 100)	Quarterly	AUTO LOANS	FEES	FREQUENCY
Issuance of Bank Undertaking	Same as opening	Quarterly	Administration Fees	1.0% for Individuals - 2% for self-employed 0.5% For excellency Clients	One Time
Tolerance in L/C Amount "About"	Same as opening	Quarterly	Banking Fees	EGP 100	One Time
Opening comm. Fully Cash Covered in EGP	Same as opening	Quarterly	Early Settlement Fees	5% on the outstanding balance	
Opening comm. Fully Cash Covered in Foreign currency	1% first quarter + 0.25% per subsequent quarter (Min. USD 100)	Quarterly	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Amendment	USD 30 per amendment		Car License recommendation	Free	
Extension / Increase	Same as opening		Car License issuing or renewal	EGP 200	
Cancellation Fees "Expired Unutilized"	USD 75	Per LC	SWIFT Charges	EGP 25	
Discrepancies fees	USD 125	Per Doc/Set	Late payment fees	0.02	Monthly
Excess Drawing Commission	1.25% on excess amount Min. USD 100		SALARY LOANS	FEES	FREQUENCY
Payment after expiry date	1.25% Min. USD 100	Per Payment	Administration Fees	1.0% for Individuals 0.5% For excellency Clients	One Time
Advising / Covering Letter Charges	USD 10		Banking Fees	EGP 100	
Deferred Payment + Acceptance Commission	0.75% Min. USD 100	Quarterly	Early Settlement Fees	5% on the outstanding balance	
Discount Own Acceptance	USD 150+ discount interest	Per Transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Safe Custody of Import Bills	EGP 300 per Month		Installment Postponement fees	EGP 200	
Sending Local Fax	EGP 75		Late payment fees	0.02	Monthly
Sending International Fax	USD 15		HOUSING LOANS	FEES	FREQUENCY
Copy of Docs	EGP 15 per paper		Administration Fees	3.2 % from Total Loan Amount up to EGP 15 Million	One Time
Form "4" Commission	EGP 150		Banking Fees	2 % from the Total Loan Amount more than EGP 15 Million	
B/L Endorsement	USD 75		Application Fees:	EGP 1,000	
Shipping Guarantee Handling Charges	USD 75	Per Transaction	Mortgage Fees:	EGP 1,000	
Swift Full Text	USD 225		Registration Fees:	Apartment : EGP 3,000 – Villa : EGP 6,000	
Swift Short Text	USD 50		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	
Courier	USD 75		Early Settlement Fees (Buyout)	10 % on the outstanding balance	
Postage	USD 10		E-FINANCE	FEES	FREQUENCY
EXPORT LETTERS OF CREDIT	FEES	FREQUENCY	Customs payments	0.001 Min EGP 50 Max. EGP 250	Per Transaction
SWIFT Acknowledgement "MT730"	USD 20	Per Transaction	Tax payments	No Commission – Next Working Day Value Date	Per Transaction
Advising Charges	USD 100	Per Transaction	Gov. universities payments	5 EGP	Per Transaction
Confirmation Comm. On Beneficiary	0.0015 Min. USD 50	Per Transaction	Private universities payments	10 EGP	Per Transaction
Confirmation Comm. On Applicant	0.0015 Min. USD 75	Per Transaction	King Marriot Academy payments	15 EGP	Per Transaction
Increase	USD 150	Per Transaction	Companies Insurance payments	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
Amendment	USD 30	Per Transaction	Zakah & Sadakat Donations	Nil	Per Transaction
Extension	USD 150	Per Transaction	ATM's Payments (Taxes, customs, units)	No Commission – Next Working Day Value Date	Per Transaction
Amendment cancellation fee L/C expired without utilization	USD 50	Per Transaction	Helwan University payments	10 EGP	Per Transaction
TRANSFER OF EXPORT L/C	FEES	FREQUENCY	Citizen payment	20 EGP (waived for payments above 10K EGP)	Per Transaction
Transfer Charges	0.005 Min USD 75	Per Transaction	Real state Tax payments	20 EGP	Per Transaction
NEGOTIATION EXPORT L/C	FEES	FREQUENCY	One Window Payment	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
Negotiation Commission	0.003 Min. USD 75	Per Transaction	ATM's Payments	No Commission – Next Working Day Value Date	Per Transaction
Advising of Discrepancies	USD 25	Per Transaction	CASH OVER COUNTER	FEES	FREQUENCY
Advising Acceptance	USD 25	Per Transaction	Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10	Per Transaction
Deferred Payment / Acceptance Comm.	0.0025 Min. USD 50	Monthly	Cash withdraw from counter EGP 10,000 or less	1.5 % Min EGP 20	Per Transaction
CREDIT FACILITIES	FEES	FREQUENCY	Bank Note Small Denomination Charges (except for FX buy)	FEES	FREQUENCY
Min. Monthly Interest Charges on OVD	EGP 150	Monthly	FCY denomination	0.02 for Denomination 1 and 2 0.005 for Denomination 5 0.002 for Denomination 10 20	Per Transaction
New / Renewal Annual Arrangement Fees	0.005 of total facilities Min. EGP 500	Yearly	EGP denomination	0.015 for Denomination 1 and 5 0.0075 for Denomination 10 0.006 for Denomination 20	Per Transaction
Commitment Fees "Term Loans"	0.01 on undrawn amount	Yearly			