

Schedule of Charges (SOC) – Jan 2022



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 (TAWFEEH +)					
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			
Credit Card SMS Alert Service	EGP 10	EGP 10		Monthly			
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 150	EGP 150		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			
Credit Card SMS Alert Service	EGP 10	EGP 10		Monthly			
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 150	EGP 150		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	
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 250k)		EGP 1000				Upon Request	
Certificate of A/C Under Formation (capital less than EGP 250k)		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	
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				Upon Presentation	
Internal Clearing		NIL				Upon Presentation	
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	
Temporary OVD Processing Fees		EGP 100 / Day				Upon Occurrence	
Highest Debit Balance Comm.		0.0015 on HDB				Monthly	
Comm. On Checks Received- Assigned Contracts		0.005 of check value				Monthly	

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OUTWARD REMITTANCES	FEES	FREQUENCY		
Internal Transfers Between ADCB-E A/C's	NIL	Upon Execution	Failure to Comply with Credit Approval Terms & Ratios	0.005 on O/S Balance Quarterly
Outward Transfer in Egyptian Pounds "ACH"	0.002 Min. EGP 20 Max. EGP 350	Upon Execution	Failure to Submit Guarantees as per Credit Approval Terms	0.01 on O/S Balance Quarterly
Outward Transfer in Foreign Currency Swift	0.003 Min. USD 30 Max. USD 100	Upon Execution	Comm. of Managing FCY Loans	0.10 on allocated amount
Outward Transfer in Egyptian Pounds Swift	0.002 Min. EGP 50 Max. EGP 350	Upon Execution	Loan Rescheduling Fees	0.01 on O/S Balance
Swift Charges	EGP 50 / USD 50		IScore Report	EGP 100
Amendments to Fund Transfers	EGP 50 / USD 50	Upon Execution	Early Settlement Fees	0.02 on Settled Balance
ACH Mandate Setup	EGP 10	One Time	WAREHOUSE CPSPDS	FEES
ACH Direct Payment Debit	EGP 5	Upon Execution	Supervision Commission	EGP 150 + Custodian Payroll Monthly
			Withdrawal Commission	0.005 Min. EGP 50 Per Transaction
			Excess in Storage Period	0.002 for First Year + 0.001 on subsequent periods Monthly
LETTERS OF GUARANTEE	FEES	FREQUENCY	CUSTODY FEES	FEES
Bid Bonds Issue / Guarantees	0.003 Min. EGP 300 per quarter counter 0.003 Min. USD 100 per quarter	Quarterly	Buy & Sell Secur. Under Central Custody	0.001 Min. EGP 10 Monthly
Performance and Advance Payment Guarantees	0.006 Min. EGP 300 per quarter counter 0.006 Min. USD 100 per quarter	Quarterly	Buy & Sell Secur. Under ADCB-E Custody	0.001 Min. EGP 10 Max. EGP 150 Monthly
100% Cash Covered Guarantee	0.125 Min. EGP 200 per quarter 0.125 Min. USD 15 per quarter	Quarterly	Annual Holding Fees	EGP 7.5 per EGP 100k at end of year balance
Advising Comm. Without Responsibility	USD 100	Quarterly	Pledge 6/ or Release Pledge	0.00075 Max. EGP 3k + EGP 100
Advised to Beneficiary by Correspondent Bank	USD 100	Per transaction	Coupon Collection	0.005 of Value Min. EGP 10
Amendment	EGP 150.00 USD 50.00	Per transaction	Capital or Capital Increase Subscription	EGP 200 / USD 40
Increase	Same as Issue	Per transaction	Treasury Bonds Custody Fees	EGP 50 Yearly
Courier	USD 75	Per transaction	Egypt EURO Annual Custody Fees	USD 5 Monthly
Postage	EGP 150.00 USD 10.00	Per transaction	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500
Swift Charges	USD 50	Per transaction	DOCTOR LOAN	FEES
			Administration Fees	1.5% for Individuals 0.5% For excellency Clients One Time
INWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Banking Fees	EGP 100 One Time
Collection Commission	0.0075 Min. USD 80 or eqv (including adv. payment fees)	Per transaction	Early Settlement Fees	7% on the loan outstanding balance
Acceptance Commission	USD 35	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance
Form "4" Commission	EGP 150	Per transaction	Installment Postponement fees	EGP 300
Issuance of Shipping L/G B/L Endorsement	USD 75	Per transaction	Late payment fees	0.02 Monthly
Bank Availization	0.005 per quarter (from date of availization)	Quarterly	CASH LOAN	FEES
Amendment to Collection Instructions	USD 25	Per transaction	Administration Fees	2.0% for Self Employed, Professionals & ADCB excellency Loan One Time
SWIFT Acknowledgement "MT410"	USD 25	Per transaction	Banking Fees	EGP 100 One Time
Returned Draft Unpaid After Maturity	USD 100	Per transaction	Early Settlement Fees	Secured loans 5% on the loan outstanding balance Unsecured loans 7% on the loan outstanding balance
Postage	USD 10	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance
Courier charges	USD 75	Per transaction	Installment Postponement fees	EGP 300
			Late payment fees	0.02 Monthly
OUTWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	AUTO LOANS	FEES
Commission	0.00225 Min. USD 35 + USD 10 for supplier facility	Per transaction	Administration Fees	1.0% for Individuals, 2 % for self-employed 0.5% For excellency Clients One Time
Swift Charges	USD 50	Per transaction	Banking Fees	EGP 100 One Time
IMPORT LETTERS OF CREDIT	FEES	FREQUENCY	Early Settlement Fees	Secured loans 5% on the loan outstanding balance Unsecured loans 7% on the loan outstanding balance
Opening Commission "Local"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance
Opening Commission "foreign"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Car License recommendation	Free
Revolving L/C Commission	1.25% first quarter + 0.25% per subsequent quarter on each revolving year (Min. USD 100)	Quarterly	Car License issuing or renewal	EGP 200
Issuance of Bank Undertaking	Same as opening	Quarterly	SWIFT Charges	EGP 25
Tolerance in L/C Amount "About"	Same as opening	Quarterly	Late payment fees	0.02 Monthly
Opening comm. Fully Cash Covered in EGP	Same as opening	Quarterly	Car ban release (Clearance)	EGP 150 Upon Request
Opening comm. Fully Cash Covered in Foreign currency	1% first quarter + 0.25% per subsequent quarter (Min. USD 100)	Quarterly	Secured Loan Against Excellency CDs	FEES
Amendment	USD 30 per amendment	Quarterly	Administration Fees	1% One Time
Extension / Increase	Same as opening	Quarterly	Maximum Loan Limit	90% against collateral
Cancellation Fees "Expired Utilized"	USD 75	Per LC	Interest Rate	2.5% over CD Rate
Discrepancies fees	USD 125	Per Doc Set	Early Settlement Fees	Normal Fees Applied
Excess Drawing Commission	1.25% on excess amount Min. USD 100		SALARY LOANS	FEES
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	7 % 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
Copy of Docs	EGP 15 per paper		Administration Fees	3.2 % from Total Loan Amount up to EGP 1.5 Million One Time
Form "4" Commission	EGP 150		Banking Fees	2 % from the Total Loan Amount more than EGP 1.5 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
			Customs payments	.001 Min EGP 50 Max. EGP 250 Per Transaction
EXPORT LETTERS OF CREDIT	FEES	FREQUENCY	Tax payments	No Commission – Next Working Day Value Date Per Transaction
SWIFT Acknowledgement "MT730"	USD 20	Per Transaction	Gov. universities payments	5 EGP Per Transaction
Advising Charges	USD 100	Per Transaction	Private universities payments	10 EGP Per Transaction
Confirmation Comm. On Beneficiary	0.0015 Min. USD 50	Per Transaction	King Mariout Academy payments	15 EGP Per Transaction
Confirmation Comm. On Applicant	0.0015 Min. USD 75	Per Transaction	Companies Insurance payments	0.001 Min. EGP 50 Max. EGP 250 Per Transaction
Increase	USD 150	Per Transaction	Tahya Misr fund Donations	NIL 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
			Citizen payment	20 EGP (waived for payments above 10K EGP) Per Transaction
TRANSFER OF EXPORT L/C	FEES	FREQUENCY	Real state Tax payments	20 EGP Per Transaction
Transfer Charges	0.005 Min USD 75	Per Transaction	One Window Payment	0.001 Min. EGP 50 Max. EGP 250 Per Transaction
			ATM's Payments	No Commission – Next Working Day Value Date Per Transaction
NEGOTIATION EXPORT L/C	FEES	FREQUENCY	CASH OVER COUNTER	FEES
Negotiation Commission	0.003 Min. USD 75	Per Transaction	Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10 Per Transaction
Advising of Discrepancies	USD 25	Per Transaction	Cash withdraw from counter EGP 10,000 or less	15 % Min EGP 20 Per Transaction
Advising Acceptance	USD 25	Per Transaction	Bank Note Small Denomination Charges (except for FX buy)	FEES
Deferred Payment / Acceptance Comm.	0.0025 Min. USD 50	Monthly	FCY denomination	0.02 for Denomination 1 and 2 0.005 for Denomination 5 0.002 for Denomination 10 20 Per Transaction
			EGP denomination	0.015 for Denomination 1 and 5 0.0075 for Denomination 10 0.006 for Denomination 20 Per Transaction
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		

Schedule of Charges

EXCELLENCY



November 2021

GENERAL SERVICES FEES & CHARGES	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
A/C Opening Fees	Free		Free	
SMS Alert Service	Free		Free	
Concierge Services	Free		Free	
DragonPass®	EGP 20	Monthly	EGP 20	Monthly
External Signature Verification	Free		Free	
Standing Order Setup	Free		Free	
Standing Order Execution	Free	Upon Execution	Free	Upon Execution
Credit Card Payment	Free	Upon Execution	Free	Upon Execution

CASH OVER COUNTER	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Bank Note Small Denomination Charges	Free	Upon Execution	Free	Upon Execution
Cash withdraw over the counter EGP 10,000 or less	Free	Upon Execution	Free	Upon Execution

CHECKBOOK CHARGES	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Issuance Charges "24" Checks	Free (Maximum 4 Checkbook per year)		Free (Maximum 6 Checkbook per year)	
Check Collection	50% Discount on Fees	Upon Presentation	Free	Upon Presentation

DEBIT CARD	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Primary Joining Fees	Free		Free	
Primary Annual Fees	Free		Free	
Supplementary Joining Fees	Free		Free	
Supplementary Annual Fees	Free		Free	
Reissue card Fees Primary & Supplementary	Free		Free	
Replacement Card Fees Primary & Supplementary	Free		Free	

CREDIT CARD	EXCELLENCY		EXCELLENCY UHNWI	
	PLATINUM	INFINITE	PLATINUM	INFINITE
Primary Joining Fees	EGP 450 50% Discount (Payroll Customers/Staff)	EGP 1,200 50% Discount (Staff)	EGP 450 50% Discount (Payroll Customers/Staff)	EGP 1,200 50% Discount (Staff)
Primary Annual Fees	EGP 450	EGP 1,200	EGP 450	EGP 1,200
Supplementary Joining Fees	EGP 200 (4 Cards)	EGP 500 (4 Cards)	EGP 200 (4 Cards)	EGP 500 (4 Cards)
Supplementary Annual Fees	EGP 200	EGP 500	EGP 200	EGP 500
Replacement Card Fees Primary & Supplementary	EGP 300	EGP 500	EGP 300	EGP 500

SAFE DEPOSIT BOXES	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Small	EGP 1,000	Annually	EGP 1,000	Annually
Medium	EGP 1,500	Annually	EGP 1,500	Annually
Large	EGP 2,000	Annually	EGP 2,000	Annually
X-Large	EGP 2,500	Annually	EGP 2,500	Annually

Secured Loan	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Administration Fees	50% Discount	Upon Execution	Free	
Maximum Loan Limit	90% against collateral		95% against collateral	
Interest Rate	2.5% over CD Rate		2% over CD Rate	
Early Settlement Fees	Normal Fees Applied		50% Discount	Upon Execution

Secured Loan Against Excellency CDs	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Administration Fees	1%	Upon Execution	1%	Upon Execution
Maximum Loan Limit	90% against collateral		90% against collateral	
Interest Rate	2.5% over CD Rate		2.5% over CD Rate	
Early Settlement Fees	Normal Fees Applied		Normal Fees Applied	

Downgrade Charges	EXCELLENCY	FREQUENCY	EXCELLENCY UHNWI	FREQUENCY
Not Maintaining Minimum Balance for 3 Consecutive Months	EGP 250	3 Consecutive Months	EGP 250	3 Consecutive Months