

Schedule of Charges (SOC) – Apr 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 (TAWFEER 4)					
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	4% Min. EGP 30		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	4% Min. EGP 30		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		Minimum amount and multiples as Per Product Terms & Conditions.					
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. / EGP 500 (buyout cases) / EGP 250 (others)		Upon Request			
Clearance Letter		EGP 250 Ind. / EGP 500 Corp.		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					
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			
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 ADBC-E A/C's	NIL	Upon Execution	Failure to Submit Guarantees as per Credit Approval Terms	0.01 on O/S Balance	Quarterly
Outward Transfer in Egyptian Pounds "ACH"	0.002 Min. EGP 20 Max. EGP 350	Upon Execution	Comm. of Managing FCY Loans	0.10 on allocated amount	
Outward Transfer in Foreign Currency - Swift	0.003 Min. USD 30 Max. USD 100	Upon Execution	Loan Rescheduling Fees	0.01 on O/S Balance	
Outward Transfer in Egyptian Pounds Swift	0.002 Min. EGP 50 Max. EGP 350	Upon Execution	IScore Report	EGP 100	
Swift Charges	EGP 50 / USD 50		Early Settlement Fees	0.02 on Settled Balance	
Amendments to Fund Transfers	EGP 50 / USD 50	Upon Execution	WAREHOUSE CPSPDS	FEES	FREQUENCY
ACH Mandate Setup	EGP 10	One Time	Supervision Commission	EGP 150 + Custodian Payroll	Monthly
ACH Direct Payment Debit	EGP 5	Upon Execution	Withdrawal Commission	0.005 Min. EGP 50	Per Transaction
LETTERS OF GUARANTEE	FEES	FREQUENCY	Excess in Storage Period	0.002 for First Year + 0.001 on subsequent periods	Monthly
Bid Bonds Issue - Guarantees	0.003 Min. EGP 300 per quarter counter 0.003 Min. USD 100 per quarter	Quarterly	CUSTODY FEES	FEES	FREQUENCY
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 Central Custody	0.001 Min. EGP 10	
100% Cash Covered - Guarantee	0.125 Min. EGP 200 per quarter 0.125 Min. USD 15 per quarter	Quarterly	Buy & Sell Secur. Under ADBC-E Custody	0.001 Min. EGP 10 Max. EGP 150	
Advising Comm. Without Responsibility	USD 100	Quarterly	Annual Holding Fees	EGP 7.5 per EGP 100k at end of year balance	
Advised to Beneficiary by Correspondent Bank	USD 100	Per transaction	Pledge &/or Release Pledge	0.00075 Max. EGP 3k + EGP 100	
Amendment	EGP 150.00 USD 50.00	Per transaction	Coupon Collection	0.005 of Value Min. EGP 10	
Increase	Same as Issue	Per transaction	Capital or Capital Increase Subscription	EGP 200 / USD 40	
Courier	USD 75	Per transaction	Treasury Bonds Custody Fees	EGP 50	Yearly
Postage	EGP 150.00 USD 10.00	Per transaction	Egypt EURO Annual Custody Fees	USD 5	Monthly
Swift Charges	USD 50	Per transaction	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500	
INWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	DOCTOR LOAN	FEES	FREQUENCY
Collection Commission	0.0075 Min. USD 80 or eqv (including adv. payment fees)	Per transaction	Administration Fees	1.5% for Individuals 1.5% For excellency clients	One Time
Acceptance Commission	USD 35	Per transaction	Banking Fees	EGP 150	One Time
Form "4" Commission	EGP 150	Per transaction	Early Settlement Fees	7% on the loan outstanding balance	
Issuance of Shipping L/G B/L Endorsement	USD 75	Per transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Bank Availization	0.005 per quarter (from date of availization)	Quarterly	Installment Postponement fees	EGP 300	
Amendment to Collection Instructions	USD 25	Per transaction	Late payment fees	0.02	Monthly
SWIFT Acknowledgement "MT410"	USD 25	Per transaction	CASH LOAN	FEES	FREQUENCY
Returned Draft Unpaid After Maturity	USD 100	Per transaction	Administration Fees	2.0% for Self Employed, Professionals & ADCB excellency Loan	One Time
Postage	USD 10	Per transaction	Banking Fees	EGP 150	One Time
Courier charges	USD 75	Per transaction	Early Settlement Fees	Secured loans 5% on the loan outstanding balance Unsecured loans 7% on the loan outstanding balance	
OUTWARD DOCUMENTARY COLLECTION	FEES	FREQUENCY	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Commission	0.00225 Min. USD 35 + USD 10 for supplier facility	Per transaction	Installment Postponement fees	EGP 300	
Swift Charges	USD 50	Per transaction	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	1.5% for Individuals, 2 % for self-employed 1.5% For excellency clients	One Time
Opening Commission "foreign"	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Banking Fees	EGP 150	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	Secured loans 5% on the loan outstanding balance Unsecured loans 7% on the loan 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 issuing or renewal	EGP 200	
Opening comm. Fully Cash Covered in Foreign currency	1% first quarter + 0.25% per subsequent quarter (Min. USD 100)	Quarterly	SWIFT Charges	EGP 25	
Amendment	USD 30 per amendment		Late payment fees	0.02	Monthly
Extension / Increase	Same as opening		Car ban release (Clearance)	EGP 150	Upon Request
Cancellation Fees "Expired Utilized"	USD 75	Per LC	Secured Loan Against Excellency CDs	FEES	FREQUENCY
Discrepancies fees	USD 125	Per Doc Set	Administration Fees	1.5%	One Time
Excess Drawing Commission	1.25% on excess amount Min. USD 100		Maximum Loan Limit	90% against collateral	
Payment after expiry date	1.25% Min. USD 100	Per Payment	Interest Rate	4% over CD Rate	
Advising / Covering Letter Charges	USD 10		Early Settlement Fees	Normal Fees Applied	
Deferred Payment + Acceptance Commission	0.75% Min. USD 100	Quarterly	SALARY LOANS	FEES	FREQUENCY
Discount Own Acceptance	USD 150+ discount interest	Per Transaction	Administration Fees	1.5% for Individuals 1.5% For excellency clients	One Time
Safe Custody of Import Bills	EGP 300 per Month		Banking Fees	EGP 150	
Sending Local Fax	EGP 75		Early Settlement Fees	7 % on the outstanding balance	
Sending International Fax	USD 15		Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Copy of Docs	EGP 15 per paper		Installment Postponement fees	EGP 200	
Form "4" Commission	EGP 150		Late payment fees	0.02	Monthly
B/L Endorsement	USD 75		HOUSING LOANS	FEES	FREQUENCY
Shipping Guarantee Handling Charges	USD 75	Per Transaction	Administration fees	3.2 % from Total Loan Amount up to EGP 1.5 Million	One Time
Swift Full Text	USD 225		Banking Fees	2 % from the Total Loan Amount more than EGP 1.5 Million	
Swift Short Text	USD 50		Application Fees:	EGP 1,000	
Courier	USD 75		Mortgage Fees:	EGP 1,000	
Postage	USD 10		Registration Fees:	Apartment : EGP 3,000 – Villa : EGP 6,000	
EXPORT LETTERS OF CREDIT	FEES	FREQUENCY	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	
SWIFT Acknowledgement "MT730"	USD 20	Per Transaction	Early Settlement Fees (Buyout)	10 % on the outstanding balance	
Advising Charges	USD 100	Per Transaction	E-FINANCE	FEES	FREQUENCY
Confirmation Comm. On Beneficiary	0.0015 Min. USD 50	Per Transaction	Customs payments	.001 Min EGP 50 Max. EGP 250	Per Transaction
Confirmation Comm. On Applicant	0.0015 Min. USD 75	Per Transaction	Tax payments	No Commission – Next Working Day Value Date	Per Transaction
Increase	USD 150	Per Transaction	Gov. universities payments	5 EGP	Per Transaction
Amendment	USD 30	Per Transaction	Private universities payments	10 EGP	Per Transaction
Extension	USD 150	Per Transaction	King Mariout Academy payments	15 EGP	Per Transaction
Amendment cancellation fee L/C expired without utilization	USD 50	Per Transaction	Companies Insurance payments	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
TRANSFER OF EXPORT L/C	FEES	FREQUENCY	Tahya Misr fund Donations	NIL	Per Transaction
Transfer Charges	0.005 Min USD 75	Per Transaction	Zakah & Sadakat Donations	NIL	Per Transaction
NEGOTIATION EXPORT L/C	FEES	FREQUENCY	ATM's Payments (Taxes, customs, unils)	No Commission – Next Working Day Value Date	Per Transaction
Negotiation Commission	0.003 Min. USD 75	Per Transaction	Helwan University payments	10 EGP	Per Transaction
Advising of Discrepancies	USD 25	Per Transaction	Citizen payment	20 EGP (waived for payments above 10K EGP)	Per Transaction
Advising Acceptance	USD 25	Per Transaction	Real state Tax payments	20 EGP	Per Transaction
Deferred Payment / Acceptance Comm.	0.0025 Min. USD 50	Monthly	One Window Payment	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
CREDIT FACILITIES	FEES	FREQUENCY	ATM's Payments	No Commission – Next Working Day Value Date	Per Transaction
Min. Monthly Interest Charges on OVD	EGP 150	Monthly	CASH OVER COUNTER	FEES	FREQUENCY
New / Renewal Annual Arrangement Fees	0.005 of total facilities Min. EGP 500	Yearly	Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10	Per Transaction
Commitment Fees "Term Loans"	0.01 on undrawn amount	Yearly	Cash withdraw from counter EGP 10,000 or less	1.5 % Min EGP 20	Per Transaction
Failure to Comply with Credit Approval Terms & Ratios	0.005 on O/S Balance	Quarterly	Cash deposit from counter equal / Less EGP 20,000	EGP 50	Per Transaction
			Bank Note Small Denomination Charges (except for FX buy)	FEES	FREQUENCY
			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

Schedule of Charges

EXCELLENCY



March 2022

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	1.5%	Upon Execution	1.5%	Upon Execution
Maximum Loan Limit	90% against collateral		95% against collateral	
Interest Rate	4% over CD Rate		4% 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	1.5%	Upon Execution	1.5%	Upon Execution
Maximum Loan Limit	90% against collateral		90% against collateral	
Interest Rate	4% over CD Rate		4% 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