

Schedule of Charges (SOC) – Aug 2022



Current Accounts			
FEES			
CURRENT ACCOUNT	Daily Current Account	FREQUENCY	
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			
EL NAHARDA ACCOUNT	EL NAHARDA BUSINESS ACCOUNT	FREQUENCY	
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			
SAVING ACCOUNT (SPEED UP)	SAVING ACCOUNT (TAWFEER +)	FREQUENCY	
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 Monthly Saving Account			
FEES			
Monthly Saving Account	FREQUENCY		
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			
Classic	Platinum	FREQUENCY	
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)	EGP 5.8	EGP 5.8	Upon Execution
Cash Advance Fee(ATM)(International)	EGP 40	EGP 40	Upon Execution
Balance Onus ATMs	Free	Free	Upon Execution
Balance on Domestic Banks ATMs	EGP 4	EGP 4	Upon Execution
Balance on International Banks ATMs	EGP 30	EGP 30	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			
Classic	Gold	FREQUENCY	
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)	EGP 5	EGP 5	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
Cash interest Rate	3.80% Monthly	3.80% Monthly	Monthly
Purchase interest Rate	2.80% Monthly	2.80% 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			
Platinum	Infinite	FREQUENCY	
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)	EGP 5	EGP 5	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
Cash interest Rate	3.50% Monthly	3.30% Monthly	Monthly
Purchase 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		
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 50 or Equivalent 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 Ind. EGP 50 Corp.	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 300 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 \$ 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 Ind./ EGP 100 Corp	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	
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 Ind. / EGP 20 Corp	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 300	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
Temporary C/D Processing Fees	EGP 100 / Day	Upon Occurrence
Highest Debt Balance Comm.	0.0015 on HDB	Monthly
Comm. On Checks Received Assigned Contracts	0.005 of check value	

## Schedule of Charges (SOC) – Aug 2022

OUTWARD REMITTANCES	FEES	FREQUENCY			
Internal Transfers Between ADCB-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 Ind./ EGP 50 USD 20 Corp	Upon Execution	<b>WAREHOUSE C/P'S</b>	<b>FEES</b>	<b>FREQUENCY</b>
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
<b>LETTERS OF GUARANTEE</b>	<b>FEES</b>	<b>FREQUENCY</b>	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	<b>CUSTODY FEES</b>	<b>FEES</b>	<b>FREQUENCY</b>
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 ADCB-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	
Payment commission in case of confiscation (Foreign LG)	USD 50 + Swift Charges	Per transaction	Treasury Bonds Custody Fees	EGP 50	Yearly
Payment commission in case of confiscation (Local LG)	EGP 100 + Swift Charges /Bank draft Issuance Charges	Per transaction	Egypt EURO Annual Custody Fees	USD 5	Monthly
Courier	USD 60	Per transaction	EURO Bonds Coupon Collection	0.0005 Min. USD 5 Max. USD 500	
Postage	EGP 150.00 USD 10.00	Per transaction	<b>DOCTOR LOAN</b>	<b>FEES</b>	<b>FREQUENCY</b>
Swift Charges	USD 50	Per transaction	Administration Fees	1.5% for Individuals 1.5% For excellency clients	One Time
<b>INWARD DOCUMENTARY COLLECTION</b>	<b>FEES</b>	<b>FREQUENCY</b>	Banking Fees	EGP 150	One Time
Collection Commission	30.75 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	Instalment Postponement fees	EGP 300	
Issuance of Shipping L/C B/L Endorsement	USD 75	Per transaction	Late payment fees	0.02	Monthly
Bank Avalization	30.5 per quarter (from date of avalization)	Quarterly	<b>CASH LOAN</b>	<b>FEES</b>	<b>FREQUENCY</b>
Amendment to Collection Instructions	USD 25	Per transaction	Administration Fees	2.0% for Self Employed, Professionals & ADCB excellency Loan	One Time
Swift Charges	USD 50	Per transaction	Banking Fees	EGP 150	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 60	Per transaction	Instalment Postponement fees	EGP 300	
<b>OUTWARD DOCUMENTARY COLLECTION</b>	<b>FEES</b>	<b>FREQUENCY</b>	Late payment fees	0.02	Monthly
Commission	0.00225 Min. USD 35 + USD 10 for supplier facility	Per transaction	<b>AUTO LOANS</b>	<b>FEES</b>	<b>FREQUENCY</b>
Swift Charges	USD 50	Per transaction	Administration Fees	1.5% for Individuals 2 % for self-employed 1.5% For excellency clients	One Time
<b>IMPORT LETTERS OF CREDIT</b>	<b>FEES</b>	<b>FREQUENCY</b>	Banking Fees	EGP 150	One Time
Opening Commission	1.25% first quarter + 0.25% per subsequent quarter (Min. USD 75)	Quarterly	Early Settlement Fees	Secured loans 5% on the loan outstanding balance Unsecured loans 7% on the loan outstanding balance	
Revolving L/C Commission	1.25% first quarter + 0.25% per subsequent quarter on each revolving year (Min. USD 100)	Quarterly	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Issuance of Bank Undertaking	Same as opening	Quarterly	Car License recommendation	Free	
Amendment	USD 20/amended item	Per Transaction	Car License issuing or renewal	EGP 200	
Cancellation Fees 'Expired Unutilized'	USD 75	Per LC	SWIFT Charges	EGP 25	
Excess Drawing Commission	1.25% on excess amount Min. USD 100	Per Transaction	Late payment fees	0.02	Monthly
Payment after expiry date	1.25% Min. USD 100	Per Payment	Car ban release ( Clearance )	EGP 150	Upon Request
Advising / Covering Letter Charges	USD 10	Per Transaction	<b>Secured Loan Against Excellency CDs</b>	<b>FEES</b>	<b>FREQUENCY</b>
Deferred Payment + Acceptance Commission	0.75% Min. USD 100	Quarterly	Administration Fees	1.5%	One Time
Discount Own Acceptance	USD 150+ discount interest	Per Transaction	Maximum Loan Limit	90% against collateral	
Safe Custody of Import Bills	EGP 500	per Month	Interest Rate	4% over CD Rate	
LC draft fees	EGP 75	per Transaction	Early Settlement Fees	Normal Fees Applied	
Copy of Docs	EGP 15	per paper	<b>SALARY LOANS</b>	<b>FEES</b>	<b>FREQUENCY</b>
Form '4' Commission	EGP 150	Per Transaction	Administration Fees	1.5% for Individuals 1.5% For excellency clients	One Time
B/L Endorsement	USD 75	Per Transaction	Banking Fees	EGP 150	
Shipping Guarantee Handling Charges	USD 100	Per Transaction	Early Settlement Fees	7 % on the outstanding balance	
Swift Full Text	USD 100	Per Transaction	Early Settlement Fees in case of loan settled through buyout	10 % on the outstanding balance	
Swift charges	USD 50	Per Transaction	Instalment Postponement fees	EGP 200	
Courier	USD 60	Per Transaction	Late payment fees	0.02	Monthly
Postage	USD 10	Per Transaction	<b>HOUSING LOANS</b>	<b>FEES</b>	<b>FREQUENCY</b>
<b>EXPORT LETTERS OF CREDIT</b>	<b>FEES</b>	<b>FREQUENCY</b>	Administration Fees	3.2 % from Total Loan Amount up to EGP 1.5 Million	One Time
SWIFT Charges	USD 50	Per Transaction	Banking Fees	2 % from the Total Loan Amount more than EGP 1.5 Million	
Advising Charges	USD 100	Per Transaction	Application Fees:	EGP 1,000	
Confirmation Comm. On Beneficiary	0.002 Min. USD 50	Per Transaction	Mortgage Fees:	EGP 1,000	
Confirmation Comm. On Applicant	0.002 Min. USD 75	Per Transaction	Registration Fees:	Apartment: EGP 5,000 – Villa: EGP 6,000	
Acceptance Commission in case of confirmed LC	0.0025 Min. USD 75	Per Transaction	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	
Assignments of proceeds	0.002 Min. USD 75	Per Transaction	Early Settlement Fees (Buyout)	10 % on the outstanding balance	
Transfer Charges	0.005 Min USD 75	Per Transaction	<b>E-FINANCE</b>	<b>FEES</b>	<b>FREQUENCY</b>
Negotiation Commission	0.003 Min. USD 75	Per Transaction	Customs payments	001 Min EGP 50 Max. EGP 250	Per Transaction
Advising of Discrepancies	USD 25	Per Transaction	Tax payments	No Commission – Next Working Day Value Date	Per Transaction
Advising Acceptance	USD 25	Per Transaction	Gov. universities payments	5 EGP	Per Transaction
Proceed with out presentation of document	0.001 Min. USD 75	Per Transaction	Private universities payments	10 EGP	Per Transaction
Increase	USD 150	Per Transaction	King Mariout Academy payments	15 EGP	Per Transaction
Amendment	USD 20/amended item	Per Transaction	Companies Insurance payments	0.001 Min. EGP 50 Max. EGP 250	Per Transaction
Extension	USD 150	Per Transaction	Tahya Mir fund Donations	NIL	Per Transaction
cancellation fee L/C expired without utilization	USD 50	Per Transaction	Zakah & Sadakat Donations	NIL	Per Transaction
<b>CREDIT FACILITIES</b>	<b>FEES</b>	<b>FREQUENCY</b>	ATM's Payments (Taxes, customs, units)	No Commission – Next Working Day Value Date	Per Transaction
Min. Monthly Interest Charges on OVD	EGP 150	Monthly	Helwan University payments	10 EGP	Per Transaction
New / Renewal Annual Arrangement Fees	0.005 of total facilities Min. EGP 500	Yearly	Citizen payment	20 EGP (waived for payments above 10k EGP)	Per Transaction
Commitment Fees 'Term Loans'	0.01 on undrawn amount	Yearly	Real state Tax payments	20 EGP	Per Transaction
Failure to Comply with Credit Approval Terms & Ratios	0.005 on O/S Balance	Quarterly	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
			<b>CASH OVER COUNTER</b>	<b>FEES</b>	<b>FREQUENCY</b>
			Same Day Value date for cash deposits FCY/LCY	0.005 Min EGP 100 or USD 10 Ind/ 0.002 Min EGP 100 or USD 10 Corp	Per Transaction
			Cash withdraw from counter EGP 10,000 or less	1.5 % Min EGP 20	Per Transaction
			Cash deposit from counter equal / Less EGP 20,000	EGP 50	Per Transaction
			<b>Bank Note Small Denomination Charges (except for FX buy)</b>	<b>FEES</b>	<b>FREQUENCY</b>
			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



Aug 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