Products Department

Debit Card Features

Criteria / Card	Classic Debit Card	Platinum Debit Card
Card Design		
Card specification	Chip / Contactless	Chip / Contactless
Transaction Allowed	ATM-POS	ATM-POS
Primary Issuance Fees	EGP 75 (Payroll free)	EGP 300 (Payroll Salary above 80K Free)
Primary Annual Fees (Renewal)	EGP 75 (payroll included)	EGP 300 (payroll included)
Supplementary Issuance Fees	EGP 50	EGP 125
Supplementary Annual Fees (Renewal)	EGP 50	EGP 125
Reissue card Fees Primary & Supplementary	EGP 100	EGP 300
Replacement Card Fees Primary & Supplementary	EGP 100	EGP 300
Cash Withdrawal Fee(ATM)-(Domestic)- (Cash Advance Fee(ATM))	5 EGP	5 EGP
Cash Withdrawal Fee(ATM)-(International) (Cash Advance Fee(ATM))	40 EGP	40 EGP
Balance Inquiry Onus ATMs	Free	Free
Balance Inquiry on Domestic Banks ATMs (off-us)	4 EGP	4 EGP
Balance on International Banks ATMs	30 EGP	30 EGP
ATM Deposit Daily	EGP 20,000	EGP 20,000
ATM Deposit Monthly	EGP 200,000	EGP 200,000
ATM Cash withdrawal local limit Daily	EGP 20,000	EGP 20,000
ATM Cash withdrawal Local Monthly	No Cap	No Cap
ATM Cash withdrawal International Daily	EGP 2,000	EGP 5,000
ATM Cash withdrawal International Monthly	EGP 2,000	EGP 10,000
ATM Cash withdrawal Counter	10Txr Daily	15Txr Daily
POS spend limit Local Daily	EGP 75,000	EGP150,000
POS spend limit Local Monthly	NO CAP	NO CAP
POS spend limit International Daily	EGP 5,000	EGP 20,000
POS spend limit International Monthly	EGP 5,000	EGP 20,000
Mark up Fees	9%	9%
E-Commerce (Amount) Local & International Daily	EGP 50,000	EGP 100,000
E-Commerce (Amount) Local & International Monthly	EGP 150,000	EGP 300,000
E-Commerce (Counter) Local & International	15 txns	20 txns
Card Validity	5 Years	5 Years
SMS Services	EGP 120 (Annual)	EGP 120 (Annual)
Rejected cash disputes on local ATM network	EGP 125	EGP 125
Rejected cash disputes or chargeback on international	EGP 125	EGP 125

Products Department

Credit Card Features

Card Types	Classic	Gold	Platinum	Infinite
Card Design				
Minimum Credit Limit	EGP 5K	EGP 10K	EGP 30K	EGP 150K
Maximum Credit Limit	EGP 9.9K	EGP 29.9K	EGP 149.9K	EGP 500K
Welcome Gift	N/A	N/A	Excellency Customers Only	All Infinite Customers
Interest Rate	✓ 3% Monthly on purchases ✓ 36% p.a ✓ 3.8% Monthly on Cash withdrawal ✓ 45.6% p.a	✓ 3% Monthly on purchases ✓ 36% p.a ✓ 3.8% Monthly on Cash withdrawal ✓ 45.6% p.a	✓ 2.75% Monthly on purchases ✓ 33% p.a ✓ 3.5% Monthly on Cash withdrawal ✓ 42% p.a	✓ 2.5% Monthly on purchases ✓ 30% p.a ✓ 3.3% Monthly on Cash withdrawal ✓ 39.6% p.a
Primary Issuance Fee	✓ EGP 200 ✓ 50% Discount for Payroll Customers / Staff / Outsourced	✓ EGP 300 ✓ 50% Discount for Payroll Customers / Staff / Outsourced	✓ EGP 500 ✓ 50% Discount for Payroll Customers / ADCB Staff	✓ EGP 1,750 ✓ 50% Discount for ADCB Staff
Supplementary Cards	Up to 4	Up to 4	Up to 4	Up to 4
Supplementary Issuance Fees	EGP 75	EGP 150	EGP 200	EGP 500
Primary Annual Fees (Renewal)	EGP 200	EGP 300	EGP 500	EGP 1750
Supplementary Annual Fees (Renewal)	EGP 75	EGP 150	EGP 200	EGP 500
Replacement Card Fees Primary & Supplementary	EGP 100	EGP 200	EGP 300	EGP 500
Card Validity	4 years renewable automatically or until the termination of the relationship with the bank Or if the annual fees are not paid or in case of card misuse			
Card specification	**Chip / Contactless**			
Transaction Allowed	**E-Commerce-ATM-POS**			
Cash Advance Fee(ATM)-(Domestic)	EGP 5	EGP 5	EGP 5	EGP 5
Cash Advance Fee(ATM)(International)	5% Min 50 EGP	5% Min 50 EGP	5% Min 50 EGP	5% Min 50 EGP
Balance Onus ATMs	Free	Free	Free	Free
Balance on Domestic Banks ATMs	Free	Free	Free	Free

Products Department

Balance on International Banks ATMs	30 EGP	30 EGP	30 EGP	30 EGP
ATM Cash withdrawal local limit Daily	EGP 3,000	EGP 6,000	EGP 30,000	EGP 90,000
ATM Cash withdrawal Local Monthly	EGP 3,000	EGP 6,000	EGP 30,000	EGP 90,000
ATM Cash withdrawal International Daily	EGP 2,000	EGP 3,000	EGP 5,000	EGP 10,000
ATM Cash withdrawal International Monthly	EGP 2,000	EGP 3,000	EGP 10,000	EGP 20,000
Grace Period	**Up to 57 Days**			
ATM Cash withdrawal Counter	5Txr Daily	15Txr Daily	20Txr Daily	20Txr Daily
POS spend limit Local Daily	Full Limit	Full Limit	Full Limit	Full Limit
POS spend limit Local Monthly	Full Limit	Full Limit	Full Limit	Full Limit
POS spend limit International Daily	EGP 2,000	EGP 5,000	EGP 20,000	EGP 50,000
POS spend limit International Monthly	EGP 5,000	EGP 5,000	EGP 20,000	EGP 100,000
POS spend limit Local &International Counter	15Txr Daily	20Txr Daily	30Txr Daily	40Txr Daily
E-Commerce (Amount) Local & International Daily	EGP 10,000	EGP 49,999	EGP 150,000	Full Limit
E-Commerce (Amount) Local & International Monthly	EGP 10,000	EGP 49,999	EGP 150,000	Full Limit
E-Commerce (Counter) Local & International	15Txr Daily	20Txr Daily	20 Txr Daily	20 Txr Daily
Mark up Fees	9%	9%	9%	9%
Over credit limit Fees	EGP 100	EGP 100	EGP 100	EGP 100
Over Credit Limit Tolerance	2%	2%	5%	5%
Late Payment fees (overdue)	EGP 150	EGP 150	EGP 150	EGP 150
Minimum Payment	5% or 100%	5% or 100%	5% or 100%	5% or 100%
Card Validity	4 Years	4 Years	4 Years	4 Years
SMS Services	EGP 10	EGP 10	EGP 10	EGP 10
Rejected cash disputes on local ATM network	EGP 125	EGP 125	EGP 125	EGP 125

Rejected cash disputes or chargeback on international	EGP 125	EGP 125	EGP 125	EGP 125