

Accounts	Basic Current Account		Call Account		Business Value Current Account	Business Premium Current Account	Business Platinum Current Account
	LCY	FCY	LCY	FCY	LCY	LCY	LCY
Account Opening Fees	100	100	100	100	100	75	50
Initial Deposit	N/A	N/A	N/A	N/A	25,000 EGP	50,000 EGP	100,000 EGP
Fall Below Fees	100	N/A	100	N/A	50 EGP Monthly	100 EGP Monthly	150 EGP Monthly
Monthly Average Balance Required	25,000 EGP	N/A	25,000 EGP	N/A	50,000 EGP	100,000 EGP	500,000 EGP
Customer Closing Clearance Letter Request							
Closing Clearance Letter		250 EGP					

Accounts Charges	Other Charges "Basic Current Account & Call Account"		Other Charges "Business Value"	Other Charges "Business Premium"	Other Charges "Business Platinum"
Transfers	Local Currency Transactions	Foreign Currency Transactions	Local/ Foreign Currency Transactions	Local/ Foreign Currency Transactions	Local/ Foreign Currency Transactions
Outgoing Transfers	100 EGP TT fees plus 0.2% with Min. 50 EGP and Max. 300 EGP	20 USD TT fees Plus 0.3% with Min. 15 USD and Max. 100 USD	<u>SWIFT</u> <u>LCY:</u> 10 EGP TT fees plus 0.2% with Min. 50 EGP and Max. EGP 300 ACH EGP 50 per transaction <u>FCY:</u> 20 USD TT fees plus 0.3%th Min.15USD and Max. 100 USD	<u>SWIFT</u> <u>LCY:</u> 10 EGP TT fees plus 0.1% with Min. 25 EGP and Max. 150 EGP ACH EGP 40 per transaction <u>FCY:</u> 20 USD TT fees plus 0.3%th Min.15USD and Max. 100 USD	<u>SWIFT</u> <u>LCY:</u> 10 EGP TT fees plus 0.1% with Min. 25 EGP and Max. 150 EGP ACH EGP 30 per transaction <u>FCY:</u> 20 USD TT fees plus 0.3%th Min.15USD and Max. 100 USD
Incoming Transfers	25 EGP Flat	5 USD Flat	Free	Free	Free

Cheque Book	Local Currency Transactions	Foreign Currency Transactions	Local Currency Transactions	Local Currency Transactions	Local Currency Transactions
Cheque book issuing fees	100 EGP For 50 Cheques	Equivalent of 100 EGP For 50 Cheques	EGP 100 For 50 Cheques	EGP 100 For 50 Cheques	1 st Cheque Book Free- 100 EGP for 50 Cheques
Stop Payment Cheque fees	200 EGP per Cheque	50 USD per Cheque	200 EGP per Cheque	200 EGP per Cheque	200 EGP per Cheque
Drafts Check	Local Currency Transactions	Foreign Currency Transactions	Local Currency Transactions	Local Currency Transactions	Local Currency Transactions
Bank Drafts and Certified Cheque	0.2% with Min. 50 EGP and Max. 300 EGP	0.3% with Min. 15 USD and Max. 100 USD	0.2% with Min. 50 EGP and Max. 300 EGP	0.2% with Min. 50 EGP and Max. 300 EGP	Free
Collections	Local Currency Transactions	Foreign Currency Transactions	Local Currency Transactions	Local Currency Transactions	Local Currency Transactions
Cheques collection fees within the clearing (Due checks & Postdated)	10 EGP	0.3% Min. 10 USD and Max. 100 USD	10 EGP	10 EGP	5
Cheques collection fees outside the clearing	0.3 % Min. 10 EGP and Max. 500 EGP + 20 EGP admin fees	3% Min. 10 USD and Max. 100 USD	0.3% Min. 10 EGP and Max. 300 EGP + 20 EGP admin fees	0.3% Min. 10 EGP and Max. 300 EGP + 20 EGP admin fees	0.3% Min. 10 EGP and Max. 300 EGP + 20 EGP admin fees
Courier Charges outside clearing	Free	Free	Free	Free	Free
Collection fees for Bills	0.3% Min. 10 EGP and Max. 300 EGP	0.3% min. 10 USD and Max. 100 USD	0.3% Min. 10 EGP and Max. 300 EGP	0.3% Min. 10 EGP and Max. 300 EGP	0.3% Min. 10 EGP and Max. 300 EGP
Returned Cheques (Through the clearing) fees	30 EGP	5 USD	30 EGP	30 EGP	30 EGP
Returned Cheques fees outside the clearing – Inward Return	50 EGP	5 USD	50 EGP	50 EGP	50 EGP
Returned customer cheques	50 EGP	5 USD	50 EGP	50 EGP	50 EGP

E finance service	1.5 per Thousand Min EGP 50 Max EGP 250 + E finance charge	1.5 per Thousand Min EGP 50 Max EGP 250 + E finance charge	1.5 per Thousand Min EGP 50 Max EGP 250 + E finance charge	1.5 per Thousand Min EGP 50 Max EGP 250 + E finance charge	1.5 per Thousand Min EGP 50 Max EGP 250 + E finance charge
Cash Pickup	Case by Case	Case by Case	Case by Case	Case by Case	Case by Case
Miscellaneous Expenses	Local Currency Transactions	Foreign Currency Transactions	Local Currency Transactions	Local Currency Transactions	Local Currency Transactions
Signature Verification Fees	20 EGP (Per Stamp)	5 USD	20 EGP (Per Stamp)	50 EGP regardless # of stamps	50 EGP Regardless # of stamps
Account Closing Fees	Free	Free	Free	Free	Free
Periodical Account Statements (Hard Copies)	EGP 30	EGP 30	EGP 30	EGP 30	EGP 30
Re-issuing Account Statement	50 EGP for the last 6 Months / 100 EGP for older than 6 Months	Equivalent of 50 EGP for the last 6 Months / 100 EGP for older than 6 Months	50 EGP for the last 6 Months / 100 EGP for more than 6 Months	Free EGP for the last 6 Months / 50 EGP for more than 6 Months	Free EGP for the last 6 Months / 50 EGP for more than 6 Months
Administrative Fees (Per Quarter)	50 EGP	10 USD	Free	Free	Free
Certificate Fees	Local Currency Transactions	Foreign Currency Transactions	Local Currency Transactions	Local Currency Transactions	Local Currency Transactions
Capital increase certificate / Certificate for companies under incorporation	1000 EGP	140 USD	1000 EGP	1000 EGP	1000 EGP
Trade Finance Certificate	200 EGP	15 USD	200 EGP	150 EGP	100 EGP
Balance Certificate	200 EGP	Equivalent to EGP 100	200 EGP	150 EGP	100 EGP
Returned Checks Certificates	200 EGP	15 USD	200 EGP	150 EGP	100 EGP
Other kind of Certificate	200 EGP	Equivalent to EGP 100	200 EGP	150 EGP	100 EGP

Trade Transactions

Import Letter of Credit	
Service	Charges
LC issuance	1.25 % For first quarter AND 0.25 % For each 2ND,3RD And 4TH Quarters (Minimum per quarter 50 USD)

Acceptance of deferred documents	0.75% per quarter (Minimum 50 USD)
Revolving LC	Issuance charges +0.4% for remaining accumulated amount
Increase / Extension	Same as issuance
Revolving LC	1.5% + 0.4% for remaining accumulated amount
Amendments (Other than extensions / increase)	10 USD per item (Minimum 30 USD)
Shipping Guarantees / Endorsement	50 USD
Documents received after LC expiry date	0.3% (Minimum 50 USD)
Discrepancy Fees	USD 150
Documents exceeding LC amount	1.25% from the exceeding amount (Minimum 50 USD)
In case of LC expired and remaining balance will be paid against applicant instructions	0.25% per quarter (Minimum 50 USD)
LC Draft (in case of LC not issued)	10 USD Per Draft / Draft amendment
Export Letter of Credit	
Service	Charges
Advising LC/ Amend (To our customer)	LC (50 USD) / Amend (25 USD)
Advising LC/ Amend (To another bank)	LC (100 USD) / Amend (50 USD)
Assignment of proceeds	0.1% of assigned amount (Minimum 100 USD)
Transfer of Transferable LC	0.2% (Minimum 100 USD)
Confirmation / Discounting	Determined by (FI) case by case
Documents presented after LC expiry date	ODC's handling commission to be applied
Documents presented after LC expiry data or exceeding LC amount	IDBC commission (0.75% Min. 50 USD)
Import Documentary Collection	
Service	Charges
IDC's handling commission	1.25 % (Minimum 50 USD)
Avalization	0.5% per quarter (Minimum 50 USD) + Handling commission
Transferring documents to another local bank as per client / remitting bank instructions	50 USD Representing (Postage + Swift + Admin)
Returning documents to remitting bank as per client / remitting bank instructions	100 USD Representing (Postage + Swift + Admin)
Export Documentary Collection	
Service	Charges
ODC's handling commission	0.25 % (Minimum 50 USD)
Letter of Guarantee	

Service	Charges
Bid Bond LG	0.3 % Per quarter (Minimum 25 USD)
Performance / ADV LG	0.6 % Per quarter (Minimum 30 USD)
Foreign Guarantees	Determined by (FI) case by case
Increase / Extension	Same as issuance
Amendments (Other than extensions / increase)	20 USD flat
Other Charges Related To Trade Finance Products	
Service	Charges
Automated Form 4	50 EGP
Export credit advice	50 EGP
Export certificate	100 EGP
Miscellaneous Chgs. per contract	10 USD
Swift Charges (Full - Detailed)	100 USD
Swift Charges (Short)	25 USD
Postage Outside Egypt	75 USD
Postage Inside Egypt	10 USD