

<u>Schedule of Charges – e&Mashreq NEO</u>

Stay up to date with the latest charges on your e&Mashreq NEO Account.

Accounts Charges – EGP	
Account opening fees	Free
Minimum deposit to open the account	No minimum deposit
Fall below fees (in case minimum monthly average balance below EGP 2,000)	EGP 25 (free for the first 3 months)
Statement regeneration	EGP 100 for 6 months
	EGP 150 for more than 6 months
Account Service charges	Free
Account closure charges	Free
Remittance	
Incoming transfer in EGP	Free
Incoming transfer in FCY to EGP account	0.1% – Min USD 2 – Max USD 10 (Charges would be deducted in equivalent to EGP)
Outgoing transfer in EGP (Online & Mobile Banking) to Mashreq account	Free
Outgoing transfer in EGP (Online & Mobile Banking) to non- Mashreq account	Free
Outgoing transfer in EGP (Through Branch)	0.2% – Min EGP 10 – Max EGP 300 + EGP 10 transfer charges
Cheques Collections	
Inside Clearing	EGP 10
Outside clearing	0.3% – Min EGP 10 – Max EGP 350
Pullback post-dated cheques	EGP 20
Post-dated Cheques warehousing fees	0.1% Min EGP 10 - Max EGP 200
Other Fees	
Demand Draft in EGP	0.2% – Min EGP 20 – Max EGP 200



External signature verification	EGP 150 per stamp	
Standing instruction processing fees	EGP 20	
Cash withdrawal charges (over the counter) EGP 20,000 and less	EGP 200	
Cash deposit charges (over the counter) EGP 50,000 and less	EGP 200	
Mashreq Millionaire Certificate (Online & Mobile Banking)	EGP 50	
Cards		
Issuance fees	Free	
Annual Renewal fees	EGP 100	
Card replacement fees	Free	
Mashreq ATM withdrawal fees	Free	
Non-Mashreq ATM withdrawal fees	First 2 transactions free every month, then any subsequent transactions EGP 5 per transaction	
Balance inquiry from Mashreq ATM	Free	
Balance inquiry from Non Mashreq ATM	EGP 0.5	
SMS Fees / month	Free	
Balance inquiry fees international	USD 0.3 (Charges would be deducted in equivalent to EGP)	
Invalid card dispute	EGP 100	