

# Simplified Bank Tariff for Corporate & Business Banking

Accounts		
Service	Current	Call
Opening Fees	EGP 100 or equivalent in FCY (Corporate) EGP 200 or equivalent in FCY (BUB)	EGP 200
Minimum Opening Balance	EGP 5,000 (Corporate) EGP 10,000 (BUB) USD 1,000 or equivalent in FCY	EGP 250,000 / USD 50,000
Maintenance Fees	EGP 50 / USD 3 / EUR 3 monthly	
Closing of Account	EGP 50 or equivalent in FCY or available balance	
Value Date of Cash Deposit	EGP D+1 / USD D+2 / other FCY D+3	EGP D+1 / USD D+2

Transfers				
Service	Currency	%	Min.	Max.
<b>Outgoing</b>				
Outgoing Transfer	Local (Corporate)	0.20%	EGP 50	EGP 300
	Local (BUB)	0.30%	EGP 300	EGP 500
	Foreign	0.60%	USD 50	USD 350
Outgoing Transfer Related to Trade and/or Business Requirement	Foreign	1.25%	EGP 1,000 or equivalent in FCY	No Max.
Swift Fees (Online Banking)	Local	Not Applicable		
	Foreign	(Only Business/ONLINE fees applied)		
Outgoing Payment Through ACH	Local	0.20%	EGP 50	EGP 300
Swift Fees (Over the Counter)	Local	EGP 50 (Corporate) / EGP150 (BUB)		
	Foreign	USD 25 or equivalent in FCY (Corporate) USD 60 or equivalent in FCY (BUB)		
Outgoing Investigation Inquiry	Local & Foreign	EGP 50 / USD 10 or equivalent in FCY		
Amendment or Cancellation of Request	Local & Foreign	EGP 50 / USD 10 or equivalent in FCY		
<b>Incoming</b>				
Incoming Transfer	Local	Free		
	Foreign	USD 2		
<b>Internal</b>				
Internal Transfer within Emirates NBD	Local	Free (Corporate) EGP 150 or equivalent in FCY (BUB)		
	Foreign	Free		
<b>Incoming Transfer in Favor of Non-Emirates NBD Customers</b>				
Credit to Beneficiary at Other Bank	Local	0.10%	EGP 50	EGP 300
Paid Cash on Emirates NBD Counter	Local	N/A		
	Foreign	USD 50		

Cheque Book Issuance			
Number of Leaves		Charges	
10 Leaves	Over the Counter	Corporate	EGP 100 or equivalent in FCY
		BUB	EGP 200 or equivalent in FCY
	Online Banking	Corporate	EGP 50 or equivalent in FCY
		BUB	EGP 150 or equivalent in FCY
25 Leaves	Over the Counter	Corporate	EGP 200 or equivalent in FCY
		BUB	EGP 300 or equivalent in FCY
	Online Banking	Corporate	EGP 100 or equivalent in FCY
		BUB	EGP 250 or equivalent in FCY

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque (Inside Egypt)	Local & Foreign	0.20%	EGP 50 or equivalent in FCY (Corporate)	EGP 300 or equivalent in FCY (Corporate)
			EGP 150 or equivalent in FCY (BUB)	EGP 400 or equivalent in FCY (BUB)
Issue Demand Draft (Outside Egypt)	Foreign	0.30%	USD 20	USD 100
Certification of Cheque	Local	0.50%	EGP 350	EGP 2,500
	Foreign	0.30%	USD 10	USD 100
Issue Manager Cheque for BUB Lending Program	Local	Free		

Stop Payment of Cheque			
Service	Currency	Min.	Max.
Stop Payment per Cheque	Local	EGP 50	EGP 500
	Foreign	USD 10	USD 30
Revoke per Cheque	Local	EGP 20	EGP 300
	Foreign	USD 2	USD 20 or equivalent in FCY

Immediate Credit			
Service	Currency	%	Min. / Max.
Purchased Cheque	Local	0.60%	EGP 30 / No Max.
	Foreign	1.00%	USD 10 / No Max.
Discounted Cheque	Local	Not Applicable	
	Foreign	Not Applicable	

Postdated Cheque				
Service	Currency	%	Min.	Max.
Collection of Post-dated Cheque Commission (Custody)	Local	0.30%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Post-dated Cheque Commission	Local	EGP 25		
	Foreign	USD 5		
Collection of due bill commission	Local	0.20%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of due bill commission	Local	0.20%	EGP 20	EGP 350
	Foreign	+ EGP 10 Rejection Fees Not Applicable		

Safe Deposit Box			
Service	Size	Periodicity	Fees
Small Box	7.5 cm x 10 cm	Annually	EGP 2,000
Medium Box	15 cm x 20 cm		EGP 3,000
Large Box	30 cm x 60 cm		EGP 4,000
Key Insurance	-	Once	EGP 2,000

Cheque for Collection in F/O of Emirates NBD Customer in EGP (Outward Session)				
Service	%	Min.	Max.	
<b>Inside Clearing House</b>				
Collection from Other Banks Inside Clearing House		EGP 10 per cheque		
Rejection from Other Banks Inside Clearing House		EGP 25 per cheque		
<b>Outside Clearing House</b>				
Collection from Other Banks Outside Clearing House (FINCopy)	0.20%	EGP 20	EGP 350	
Rejection from Other Banks Outside Clearing House (FINCopy)	0.20%	EGP 20	EGP 350	
<b>In-House</b>				
Collection from Other Customer Inside Emirates NBD		Free		

Cheque for Collection in F/O of Emirates NBD Customer in FCY (Outward Session)				
Service	%	Min.	Max.	
<b>Inside Clearing House</b>				
Collection from Other Banks Inside Clearing House	0.30%	USD 10	USD 100	
Rejection from Other Banks Inside Clearing House	0.30%	USD 10 + USD 5	USD 100 + USD 5	
<b>Outside Clearing House</b>				
Collection from Other Banks Outside Clearing House	0.30%	USD 10	USD 150	
Rejection from Other Banks Outside Clearing House	0.30%	USD 10 + USD 5	USD 150 + USD 5	
Collection from Other Banks Outside EGYPT	0.30%	USD 10	USD 150	+ DHL USD 50 (per range of cheques for the same customer)
Rejection from Other Banks Outside EGYPT		USD 5		
Tracer Swift		USD 25 or equivalent in FCY		
<b>In-House</b>				
Collection from Other Customer Inside Emirates NBD		Free		

Cheque for Collection Drawn on Emirates NBD Customer in EGP (Inward Session)				
Service	%	Min.	Max.	
<b>Inside Clearing House</b>				
Collection from Our Customer for Other Banks		Free		
Rejection from Our Customer for Other Banks		EGP 30		
<b>Outside Clearing House</b>				
Cheque Payment from Our Customer for Other Banks (FINCopy)	0.30%	EGP 20	EGP 350	

Cheque for Collection Drawn on Emirates NBD Customer in FCY (Inward Session)				
Service	%	Min.	Max.	
<b>Inside Clearing House</b>				
Collection from Our Customer for Other Banks Inside Clearing House		Free		
Rejection from Our Customer for Other Banks Inside Clearing House		USD 10		
<b>Inside Egypt</b>				
Collection from Our Customer for Other Banks Outside Clearing House	0.30%	USD 20	USD 100	
Rejection from Other Banks Outside Clearing House		USD 10		
<b>Outside Egypt</b>				
Collection from Our Customer for Other Banks	0.30%	US 20	USD 100	
Rejection from Our Customer for Other Banks	0.30%	US 20	USD 100	+ USD 10 + DHL USD 50

Corporate Debit Master Card	
Service	Standard
Issuance Fees	EGP 150 (Corporate) / EGP 300 (BUB)
Renewal Fees	EGP 150 p.a.
Replacement Card Fees	EGP 100
Replacement PIN Fees	Free
Cash Withdrawal / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawal on Local ATM's Network (123 ATM's)	EGP 5
Balance Inquiry on Other Bank ATM's	EGP 2
Captured Card Due to Customer Fault on Emirates NBD ATM's	EGP 100 (same as replacement)
Rejected Cash Dispute on Local ATM's Network (123 ATM's)	EGP 50
Statement Request	As per normal tariff
Monthly Statement	As per normal tariff

• All account charges and fees will be charged to the company's / entity's account.

# Simplified Bank Tariff for Corporate & Business Banking

Corporate Credit Card	
Service	Charges
Issuance Fees	EGP 300
Renewal Fees	EGP 300
Replacement Card Fees	EGP 175
Replacement PIN Fees	Free
Interest Rate (POS & ATM)	3.61% (monthly on outstanding balance)
Cash Advance Fees Inside EGYPT	3.00% (Min. EGP 50)
Cash Advance Fees Outside EGYPT	6.00% (Min. EGP 50)
Late Payment Fees	EGP 150
Mark-Up Fees (POS & Cash)	10.00%
Over Credit Limit Fees	EGP 100 (over 10.00% of credit limit)
<ul style="list-style-type: none"> <li>Corporate Credit Card will be issued ONLY for Prime Corporate Customers with prior approval of Bank's management as per Corporate Credit Card policy.</li> </ul>	

Trade Finance (Letters of Credit)	
Import Letter of Credit	
Service	Charges
Sight Issuance	Corporate 1.25% (Min. EGP 2,000 or equivalent in FCY / per quarter)
	BUB 1.25% (Min. EGP 5,000 or equivalent in FCY / per quarter)
Deferred Issuance	Corporate 1.25% (Min. EGP 2,000 or equivalent in FCY / per quarter)
	BUB 1.25% (Min. EGP 5,000 or equivalent in FCY / per quarter)
Acceptance of Documents under Deferred LC	Corporate 0.50% (Min. EGP 1,500 or equivalent in FCY / per quarter)
	BUB 0.50% (Min. EGP 2,000 or equivalent in FCY / per quarter)
Issuing of Draft LC	EGP 1,000 or equivalent in FCY
Amendment Under Draft LC	EGP 300 or equivalent in FCY
Form 4	EGP 300 (Corporate) / EGP 550 (BUB)
Admin Fees	EGP 200 or equivalent in FCY (Corporate) / EGP 500 (BUB) or equivalent in FCY
Discrepancies Fees (Whether on Beneficiary or Applicant account)	USD 150 or equivalent in FCY
Increase	1.25% (Min. EGP 2,000 or equivalent in FCY / per quarter) of the increased amount only
Extension During the Period	0.25% (Min. EGP 1,000 or equivalent in FCY)
Amendment Other Than Increase or Extension	EGP 250 per item or equivalent in FCY
Extension (New Period Up to 1 year (Sight / Deferred)) - Corporate	0.25% (Min. EGP 2,000 or equivalent in FCY / per quarter for a year) Then another year rate to be repeated
Extension (New Period Up to 1 year (Sight / Deferred)) - (BUB)	0.25% (Min. EGP 3,000 or equivalent in FCY / per quarter for a year) Then another year rate to be repeated
Extension (New Period More than 1 year (Sight / Deferred))	Same as Issuance
Cancellation fees for expired unutilized - BUB	USD 75
Shipping Guarantee Issuance Fees	USD 200 or equivalent in FCY/EGP
Endorsement of B/L or AWB	EGP 200
Reimbursement Charges	USD 150 or EUR 150 or equivalent in FCY/EGP
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP
Swift Charges (Full)	USD 100 or equivalent in FCY/EGP
Swift Charges (Short)	USD 30 or equivalent in FCY/EGP

Export Letter of Credit	
Service	Charges
Advising	USD 50 or EUR 50 or equivalent in FCY/EGP
Confirmation	As Per Country Risk
Extension (Confirmed LC)	As Per Country Risk
Increase	Same Rate of Advising or Confirmation
Amend Other Than Increase or Extension	USD 30 or EUR 25 or equivalent in FCY/EGP
Transfer of Transferable LC	0.20% Min USD 50
Payment / Negotiation	0.30% of documents value (Min. USD 75 or EUR 75 or equivalent in FCY/EGP)
Assignment of Proceeds Commission	0.25% of Assigned Amount Min USD 100 or equivalent in FCY/EGP
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP
Postage Within Emirates NBD Branches	USD 5 or EUR 5 or equivalent in FCY/EGP
Admin Fees	USD 35 or EUR 35 or equivalent in FCY/EGP
Swift Charges (Full)	USD 100 or equivalent in FCY/EGP
Swift Charges (Short)	USD 35 or EUR 35 or equivalent in FCY/EGP
Export Certificate	EGP 250 or equivalent in FCY

Documentary Collection	
Export Documentary Collection	
Service	Charges
Payment Commission	0.30% (min. USD 75 or EUR 75 or equivalent in FCY/EGP)
Admin Fees	USD 35 OR EUR 35 or equivalent in FCY/EGP (once per collection)
Postage Outside Egypt	USD 75 OR EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 OR EUR 25 or equivalent in FCY/EGP
Swift Charges (Short)	USD 35 OR EUR 35 or equivalent in FCY/EGP
Export Certificate	EGP 250 or equivalent in FCY

Documentary Collection		
Import Documentary Collection (IDCs)		
Service		Charges
Sight Payment IDCs / Advance Payment IDCs Handling Commission	Corporate	1.25% (min. EGP 2,000 or equivalent in FCY)
	BUB	1.25% (min. EGP 4,000 or equivalent in FCY)
Deferred Payment IDCs	Corporate	1.25% (min. EGP 2,000 or equivalent in FCY)
	BUB	1.25% (min. EGP 4,000 or equivalent in FCY)
Avalization		0.50% (min. EGP 1,000 or equivalent in FCY/per quarter) + IDCs Handling Commission
Form 4 (Corporate)		EGP 300
Form 4 (BUB)		EGP 550
Admin Fees (Corporate)		EGP 200
Admin Fees (BUB)		EGP 500
Amendment to Collection Instruction or Extension		EGP 100 or equivalent in FCY
Endorsement of B/L or AWB		EGP 200
Swift Charges		USD 30 or equivalent in FCY/EGP
Postage Outside Egypt		USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt		USD 25 or EUR 25 or equivalent in FCY/EGP

Letters of Guarantee		
Local Guarantee		
Service		Charges
Bid Bond Issuance		0.30% (Min. EGP 300 or equivalent in FCY / per quarter)
		Half commission for Fully Secured cash margin with same Min.
Performance / Advance Payment Bond Issuance		0.60% (Min. EGP 300 or equivalent in FCY / per quarter)
		Half commission for Fully Secured cash margin with same Min.
Increase		Same as issuance
Extension		Same as issuance
Amendment		EGP 200 or equivalent in FCY
Advising Commission		EGP 100 or equivalent in FCY
Admin Fees		EGP 100 or equivalent in FCY
Swift (Local)		EGP 100 or equivalent in FCY

Cross Border Guarantee		
Service		Charges
Bid Bond Issuance		0.30% (Min. USD 60 or equivalent in FCY / per quarter)
		Half commission for Fully Secured cash margin with same Min.
Performance / Advance Payment Bond Issuance		0.60% (Min. USD 85 or equivalent in FCY / per quarter)
		Half commission for Fully Secured cash margin with same Min.
Increase		Same as issuance
Extension		Same as issuance
Amendment		EGP 200 or equivalent in FCY
Admin Fees		EGP 100 or equivalent in FCY
Swift (Full)		USD 100 or equivalent in FCY/EGP
Swift (Short)		USD 50 or EUR 50

Other Services		
Service	Currency	Charges
Periodic Bank Statement	Local	EGP 150
	Foreign	USD 10 or equivalent in FCY
Bank Statement (Online Banking)	Local & Foreign	Free
Duplicate Copy of Bank Statement	Local	EGP 5 per page (Max. EGP 300) (Corporate) EGP 10 per page (Max EGP 500) (BUB) + EGP 50 for Stamp per request not paper (if required)
Balance Certificate Issuance	Local	EGP 150 (Corporate) / EGP 300 (BUB)
Balance Certificate (Previous Years)	Local	EGP 60 + Actual Charge
	Foreign	USD 20 + Actual Charge
Traffic Letter (New Issuance)	Local	EGP 200
Traffic Letter (Renewal / Release)	Local	EGP 225
Signature Authentication	Local	EGP 100 per signature
	Foreign	USD 3 or equivalent in FCY per signature
Internal Power of Attorney (POA)	Local	EGP 50
	Foreign	USD 5
Daily Statement through MT940	Foreign	USD 50
Memo Pad	Local	EGP 10 per item + Normal fees for service provided
Pledge Registration Fees	Local	EGP 50
ECR Commission	Local	EGP 1,000
Collection of In-House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In-House Cheque (Over the Counter)	Local	EGP 50
	Foreign	USD 10 or equivalent in FCY
Non-Standard Letter/Document (Customized)	Local	EGP 200

# Simplified Bank Tariff for Corporate & Business Banking

Securities and Bookkeeping Bookkeeping Commissions (EGP)			
Service	Commission		
	Charges	Minimum	Maximum
Annual Holding Expenses for Securities (For each security other than the commission of MCSD)	One per ten thousand	EGP 25	N/A
Delivery Transfer (Transferring the Account to another Bookkeeper for Each Security)	One per thousand	EGP 100	N/A
Securities Buying or Selling Commission	One per thousand	EGP 10	N/A
Securities Deposit (for Each Security)	One per ten thousand	EGP 10	N/A
Physical Securities Deposit (in the Bank's Safe)	Half per thousand	EGP 50	N/A
Coupons Collection (from the Coupon Value)	One per ten thousand	EGP 10	N/A
Issuing a Statement of Account	-	EGP 5	N/A
Mortgage of Security	One per ten thousand	EGP 10	N/A
Mortgage of Security Cancellation	One per ten thousand	EGP 10	N/A
Letters to Attend the General Assemblies of the Issuing Companies	-	EGP 5	N/A
Account Opening Fees for Securities	-	EGP 15	N/A
Risk Fund Fee (for Total Security Value) Annually From the actual Balance by End of December each Year	Eleven per one hundred thousand	N/A	EGP 100 per customer
Receiving Transfer from Another Bookkeeper	Free		
Shares Splitting	Free		
Free Shares	Free		
Governmental Bonds Coupon Collection Fee (From Coupon Value)	Three per thousand	EGP 20	EGP 600

Custody of Foreign Securities			
Service	Type	Charges	Description
GDR	Local	USD 10	Other than the stock market commission / local depository bank / international depository bank
	Foreign		
Holding Fees	Foreign	0.05% Monthly (Min. USD 5)	Based on the Market value of the securities portfolio at the End of Month
Buying / Selling Securities	Foreign	0.80% per transaction (Min. USD 50)	-
Collection of Coupons	Foreign	0.50% (Min. USD 5 & Max. USD 500)	From coupon value
Standard Account Statement	Foreign	Free	Semi annually
Account Statement Request	Foreign	USD 1 per statement	-

Government Bills Commissions (EGP)			
Service	Type	Charges	Description
Treasury Bills Purchase	Local	EGP 100 per transaction	-
Treasury Bills Custody Fees	Local	4.00% per million / Annually	Collected at End of June each year
Interest Income Tax on TBs	Local	20.00% (p.a.)	As per income tax law number 91 for 2005

Transaction Banking Services			
BusinessONLINE Charges			
Service	SME	Commercial Corporate	Large Corporate
Full Version (payment + inquiry)	Free	Free	Free
Inquiry / Account Statement	Free	Free	Free
Payroll	Free	Free	Free
Transfer Charges (EGP)	EGP 50	EGP 150	EGP 150
Transfer Charges (FCY)	EGP 470	EGP 940	EGP 1,800
LCY Bulk Payments Single Debit Only (Basket Payment/Bulk File Upload/Salary File Upload)	EGP 10 per transaction	EGP 10 per transaction	EGP 10 per transaction

Smart Trade		
Service	Charges	Inquiry
Customer Sight Training	Free	Free
Subscription Fees (Monthly)	Free	
Token Password Creation	N/A	

Personalized Cheques	
Service	Charges
Personalized Cheques	EGP 10 per Cheque (Min. 500 cheques)

E-Collection with Fawry	
Service	Charges
Collection Fees	On a case-by-case basis based on the volume & location (Cost of Fawry + our margin with Min. 0.25%)

Governmental Services		
Service	Commission Fees for Customer	Commission Fees for Non-Customer
Unified Window	0.20% (Min EGP 50, Max EGP 300) + Network (E-Finance) Commission	0.40% (Min EGP 100, Max EGP 600) + Network (E-Finance) Commission
Supply Order	EGP 20 + Network (E-Finance) Commission	EGP 90 + Network (E-Finance) Commission
Real Estate Taxes	EGP 20 + Network (E-Finance) Commission	EGP 90 + Network (E-Finance) Commission
Citizen Payment	Below EGP 10,000 EGP 20 + Network (E-Finance) Commission Above EGP 10,000 Free	EGP 90 + Network (E-Finance) Commission
General Organization for Export and Import Control	0.20% (Min EGP 50 & Max EGP 300) + Network (E-Finance) Commission	0.40% (Min EGP 100 & Max EGP 600) + Network (E-Finance) Commission
Taxes (Local)	Network (E-Finance) Commission only	Network (E-Finance) Commission only
Taxes (Foreign)	Flat commission fees EGP 200 + VAT	N/A
Customs	0.20% (Min EGP 50 & Max EGP 300) + Network (E-Finance) Commission	0.40% (Min EGP 100 & Max EGP 600) + Network (E-Finance) Commission
Social Insurance	0.20% (Min EGP 50 & Max EGP 300) + Network (E-Finance) Commission	0.40% (Min EGP 100 & Max EGP 600) + Network (E-Finance) Commission

ACH / CORPAY	
Service	Charges
Monthly Fees	EGP 150
Transaction Fees	EGP 10 per transaction
Token	First Token for Free / Extra Token EUR 35

Corporate Payment Service (CPS)		
Service	Bank Charges	Network Charges
Taxes	EGP 75	0.15% (Min. EGP 53 & Max. EGP 200) + VAT
Customs		
Social Insurance		
El Nafeza	EGP 100	0.15% (Min. EGP 105.20 & Max. EGP 438.60) + VAT
Token	Free	N/A

Digital Signature	
Service	Charges
Transaction Fees	EGP 500
Certificate Renewal Fees	EGP 255 per year

Swift for Corporate MT101		
Service	Charges	
Implementation Fees	EGP 5,000	
Transaction Fees	Local	0.20% (Min EGP 50 & Max EGP 300)
	Foreign	0.60% (Min USD 50 & Max USD 350)
Transfer within Emirates NBD Fees	EGP 20	

MT940 Statement	
Service	Charges
MT940 Statement for external swift	USD 50 or equivalent in LCY monthly per account
MT940 Statement for internal swift	Free

General Rules
<ul style="list-style-type: none"> <li>Emirates NBD bank has the right to change its fees and interests at any time.</li> <li>The bank tariff is applied to all new/old customers unless stated otherwise.</li> <li>Additional fees/commissions may be applied in case of the CBE's/correspondent's request.</li> <li>Debit fees will be in the same currency as the transaction.</li> <li>Stamp Duty is to be collected according to applicable laws.</li> </ul>