

## Simplified Bank Tariff for Individuals

Accounts			
Service	Current	Tiered Saving	Tiered Current
Opening Fees for New Customers	EGP 50 / USD 3	EGP 50 / USD 5	EGP 50 / USD 4
Opening Fees for Existing Customers	EGP 100 / USD 6 or equivalent in FCY per account		
Minimum Opening Balance	EGP 5,000 / USD 1,000 or equivalent in FCY	EGP 5,000 / USD 500 / GBP 500 / EUR 500	EGP 10,000 or equivalent in FCY
Maintenance Fees	EGP 40 per quarter (Applied for all retail individuals except CEP, Governmental Clients & Youth Packages)		
Closing of Account Fees	Free		
Minimum Balance to Earn Interest	-	EGP 5,000 / USD 500 / GBP 500 / EUR 500	EGP 10,000 or equivalent in FCY
Minimum Balance Fees	EGP 50 (if the average balance falls below EGP 5,000)	-	EGP 50 (if the average balance falls below EGP 10,000)
Cash Deposit Value Date	EGP D+0 / USD D+2 / Other FCY D+3		
Cash Deposit Immediate Credit FCY	0.10% without a maximum		
<ul style="list-style-type: none"><li>• If the customer does not make any transaction for a year on current account or through mobile banking or for 2 years on saving account, it becomes dormant, in such a case, the bank entitled to close the account after deducting outstanding dues.</li></ul>			

Transfers				
Service	Currency	%	Min.	Max.
Outgoing				
Outgoing Transfer (Digital Channels)	Local	Free		
Outgoing Transfer Through Swift (Online Banking)	Local	0.10%	EGP 25	EGP 150
	Foreign	0.15%	USD 10	USD 50
Swift Fees (Over the Counter)	Local	EGP 50		
	Foreign	USD 25 or equivalent in FCY		
Swift Fees (Online Banking)	Local	EGP 50		
	Foreign	USD 25 or equivalent in FCY		
ACH Direct Debit	Local	EGP 5 per transaction		
Outgoing Payment Through ACH	Local	0.20%	EGP 50	EGP 300
Outgoing Investigation Inquiry	Local	EGP 50		
	Foreign	USD 10 or equivalent in FCY		
Amendment or Cancellation of Request	Local	EGP 25		
	Foreign	USD 10 or equivalent in FCY		
Outgoing Transfer Standing Instruction	Local & Foreign	EGP 10 per item & Normal Fees for the service provided		
Incoming				
Incoming Transfer	Local & Foreign	Free		
Incoming Transfer Refund (Swift)	Local	EGP 25		
	Foreign	USD 20		
Internal				
Internal Transfer within Emirates NBD	Local	EGP 100 per transaction		
	Foreign	USD 6 per transaction		
Internal Transfer Standing Instruction	Local & Foreign	EGP 10 per item + Normal Fees for the service provided		
Incoming Transfer in Favor of Non-Emirates NBD Customers				
Credit to Beneficiary at Other Bank	Local	0.10%	EGP 50	EGP 300
	Local	0.30%	EGP 30	EGP 300
Paid Cash on Emirates NBD Counter	Foreign	0.30%	USD 15	USD 100
Pension				
Inward Pension Payment	Local	0.20%	EGP 1 per customer	EGP 2 per customer
• Outgoing and Internal transfers can Only be done through Online Banking.				

Cheque Book Issuance		
Number of Leaves	Charges	
10 Leaves	Over the Counter or Call Center	EGP 100 or equivalent in FCY
	Online Banking or IVR	EGP 50 or equivalent in FCY
25 Leaves	Over the Counter or Call Center	EGP 200 or equivalent in FCY
	Online Banking or IVR	EGP 100 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	EGP 300 or equivalent in FCY
	Local	0.30%	EGP 30	EGP 300
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
Governmental Cheque (For Manager Cheque Only)	Local	0.10%	EGP 50	EGP 200
Manager Cheque for Car Loan Dealers	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 Postdated Cheque Commission (Custody)	Local	0.30%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Postdated Cheque Commission	Local		EGP 25	
	Foreign		USD 5	
Collection of Postdated In-House Cheque Commission	Local	0.30%	EGP 20	EGP 350
	Foreign		Not Applicable	
Rejection of Postdated In-House Cheque Commission	Local		EGP 25	
	Foreign		USD 15 (USD 10 to be deducted from the debtor and USD 5 to be deducted from the beneficiary)	
Postponement Fees	Local		EGP 10	
Withdrawal of Cheque	Local		EGP 20	

Safe Deposit Box			
Service	Size	Periodicity	Fees
Small Box	7.5 cm x 10 cm	Annually	EGP 2000
Medium Box	15 cm x 20 cm		EGP 3000
Large Box	30 cm x 60 cm		EGP 4000
Key Insurance	-	Once	EGP 2000

Cheque for Collection in F/O of Emirates NBD Customer in EGP (Outward Session)				
Service		%	Min.	Max.
Inside Clearing House				
Collection from Other Banks Inside Clearing House		EGP 10 per cheque		
Rejection from Other Banks Inside Clearing House		EGP 25 per cheque		
Outside Clearing House				
Collection from Other Banks Outside Clearing House (FIN Copy)		0.20%	EGP 20	EGP 350
Rejection from Other Banks Outside Clearing House (FIN Copy)		0.20%	EGP 20	EGP 350
In-House				
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.
Inside Clearing House			
Collection from Other Banks Inside Clearing House	0.30%	USD 10	USD 50
Rejection from Other Banks Inside Clearing House	0.30%	USD 10 + USD 5	USD 50 + USD 5
Outside Clearing House			
Collection from Other Banks Outside Clearing House	0.30%	USD 10	USD 100
Rejection from Other Banks Outside Clearing House	0.30%	USD 10 + USD 5	USD 100+ USD 5
Collection from Other Banks Outside Egypt	0.30%	USD 10	USD 100
	+ 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		
In-House			
Collection from Other Customer Inside Emirates NBD	Free		

Cheque for Collection Drawn on Emirates NBD Customer in EGP (Inward Session)			
Service	%	Min.	Max.
Inside Clearing House			
Collection from Our Customer for Other Banks		Free	
Rejection from Our Customer for Other Banks		EGP 50	
Outside Clearing House			
Cheque Payment from Our Customer for Other Banks (FIN Copv)	0.30%	EGP 20	EGP 350

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

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Debit Card			
Service	Standard	Titanium	Platinum
Issuance Fees	EGP 100	EGP 125	EGP 200
Renewal Fees	EGP 50	EGP 100	EGP 150
Supplementary Issuing & Renewal	EGP 50	EGP 100	EGP 150
Replacement Card Fees (Over the Counter)	EGP 60	EGP 100	EGP 150
Replacement & Blockage Card Fees (Online Banking)	Free		
Replacement PIN Fees (Over the Counter)	Free		
Replacement PIN Fees (Online Banking)	Free		
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Free		
Cash Withdrawals on Local ATM's Network (123 ATM's)	EGP 5		
Balance Inquiry on Other Banks ATM's	EGP 2		
Cash Withdrawals Outside Egypt	6.00% (Min. EGP 50) The international limits are suspended on Debit Cards		
Captured Card Due to Customer Fault on Emirates NBD ATM's	Free		
Rejected Cash Dispute on Local ATM's Network (on 123 ATM's)	EGP 50		
Rejected Cash Dispute or Charge Back on International ATM's Network	EGP 200		
Mark-Up Fees (POS & Cash)	5.00% The international limits are suspended on Debit Cards		
Quarterly Statement	As per normal tariff		
Winning Dispute	Average between EGP 2.5 to EGP 7.50 (as per dispute)		
Points Redemption (through MRS)	Free		
<ul style="list-style-type: none"><li>Pricing, Fees &amp; Charges will be reviewed on an annual basis.</li><li>In case of captured card in other banks' ATMs, card is destroyed.</li></ul>			

Credit Card			
Service	Standard (Master Card)	Titanium (Master Card) Gold (Visa)	Platinum (Master Card)
Issuance Fees	EGP 250	EGP 350 MC EGP 300 Visa	EGP 600
Renewal Fees	EGP 250	EGP 350 MC EGP 300 Visa	EGP 600
I-Score Fees	EGP 50 (To be debited with the renewal of plastic card)		
Number of Supplementary Cards	Max. 4 Cards		
Supplementary Card Issuance Fees	First Card Free / 2 <sup>nd</sup> , 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 175 each	First Card Free / 2 <sup>nd</sup> , 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 200 MC & EGP 175 Visa each	First Card Free / 2 <sup>nd</sup> , 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 300 each
Supplementary Card Renewal Fees	EGP 175 each	EGP 200 MC & EGP 175 Visa each	EGP 300 each
Replacement Card Fees (Over the Counter)	EGP 100	EGP 125	
Replacement Card Fees (Online Banking)	Free		
Replacement PIN Fees (Over the Counter)	Free		
Replacement PIN Fees (Online Banking)	Free		
Interest Rate (POS & ATM)	4.40%	4.40%	4.40%
Privilege Scheme (Insurance Bundle Cost)	Monthly on outstanding balance		
	EGP 5	EGP 13	EGP 25
	Monthly on all active cards		
Cash Advance Limit	100% of Credit Limit capped at EGP 30K Daily		
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		
Minimum Payment	5.00% (Min. EGP 50)		
Mark-Up Fees (POS & Cash)	5.00%		
Over Credit Limit Fees	EGP 100 (over 10.00% of credit limit)		
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200		
Credit Card Activation Fees (IVR)	Free		
Points Redemption (through MRS)	Free		
Balance Transfer from Account to Credit Card (Online Banking)	Free		
Transfer from Credit Card to Account (Online Banking)	3.00% (Min. EGP 50)		

Credit Card- Non-Bank Customers	
Item	Rate
Same Credit Card fees and charges will be applied	

Prepaid Card (Standard)	
Service	Charges
Issuance Fees	Free
Renewal Fees	EGP 100 (p.a.)
Replacement Fees	EGP 40
Supplementary Card (Issuance / Renewal)	Not Available
Cash Withdrawal Fees / Balance Inquiry on Emirates NBD ATM's	Free
Withdrawal on local ATM's network (123 ATMs)	EGP 5
Balance Inquiry on Other Banks ATM's	EGP 2

Easy Payment Program (EPP) for Credit MasterCard Holders Only				
Item	6 – 12 M	13 – 24 M	25 – 36 M	48 OR 60 M
Single Transaction monthly Interest rate	2.00%	1.80%	1.80%	1.80%
Cash EPP Monthly Interest rate	2.00%	1.80%	1.80%	1.80%
EPP Zero Percent Installments	0.00% Interest Rate / Tenor based on Merchant Agreement (Processing fees might be applied for some merchants)			
Joining Fees	Free			
Cash EPP Maximum Limit	95.00% of Card Limit			
Early Settlement	5.00% from the remaining principal amount (excluding the 0% interest plan)			
Late Payment Fees	Free (only charged with normal credit card late payment fees) All active EPP plan will be cancelled automatically in case client was delinquent for two consecutive months.			

World Card – Credit & Debit		
Service	Credit	Debit
Issuance Fees	EGP 2,500	EGP 500
Renewal Fees	EGP 2,500	EGP 500
I-Score Fees	EGP 50 (To be debited with the renewal of plastic card)	Free
Supplementary Card Fees (Issuance)	First 2 cards free / 3 <sup>rd</sup> & 4 <sup>th</sup> EGP 1,250 each	Free
Supplementary Card Fees (Renewal)	EGP 1,250	EGP 250
Replacement Card Fees Over the Counter (Primary & Supplementary)	EGP 1,250	EGP 250
Replacement Card Fees Online Banking (Primary & Supplementary)	Free	
Replacement PIN Fees	Free	
Interest Rate (POS & ATM)	4.20% (Monthly on outstanding balance)	Not Applicable
Privilege Scheme (Insurance Bundle Cost)	EGP 25 (Monthly on all active cards)	Not Applicable
Cash Advance Limit	100% of Credit Limit capped at EGP 30K Daily	EGP 30K Daily
Cash Advance Fees Inside Egypt	3.00% (Min. EGP 50)	Not Applicable
Cash Advance Fees Outside Egypt	6.00% (Min. EGP 50)	6.00% (Min. EGP 50) The international limits are suspended on Debit Cards
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Not Applicable	Free
Cash Withdrawals on Local ATM's Network (123 ATM's)	Not Applicable	EGP 5
Late Payment Fees	EGP 150	Not Applicable
Minimum Payment	5.00% (Min. EGP 50)	Not Applicable
Mark-Up Fees (POS & Cash)	5.00% The international limits are suspended on Debit Cards	
Over Credit Limit Fees	EGP 100 (over 10% of credit limit)	Not Applicable
Rejected Cash Disputes or Charge Back on International ATMs Network	EGP 200	

Youth Card	
Service	Charges
Complete Package (opening a Tiered Saving account & issuing a Titanium Debit Card)	EGP 120
Renewal Fees	EGP 120 (p.a.)
Supplementary Issuing & Renewal	Not Applicable
Replacement Card Fees (Over the Counter)	EGP 50
Replacement & Blockage Card Fees (Online Banking)	Free
Replacement PIN Fees	Free
Cash Withdrawal / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawals on Local ATM's Network (123 ATMs)	EGP 5
Balance Inquiry on Other Banks ATM's	EGP 2
Cash Withdrawals Outside Egypt	6.00% (Min. EGP 50) The international limits are suspended on Debit Cards
Captured Card Due to Customer Fault on Emirates NBD ATM's	Free
Rejected Cash Disputes on Local ATM's Network (123 ATM's)	EGP 50
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200
Mark-Up Fees (POS & Cash)	5.00% The international limits are suspended on Debit Cards
Statement Request from Branches or Call Centre	EGP 5
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATM's) With Amount Above EGP 50 & Below EGP 6000)	Not Applicable
Quarterly Statement	Free
<ul style="list-style-type: none"> <li>Pricing, Fees &amp; Charges will be reviewed on an annual basis.</li> <li>In case of captured card in other banks' ATMs, card is destroyed.</li> </ul>	

Digital Channels Online Banking (BankNet)	
Service	Charges
Subscription Fees	Free

Mobile Banking	
Service	Charges
Subscription Fees	Free

Me Mobile (SMS)	
Service	Charges
Subscription Fees	Free

## Simplified Bank Tariff for Individuals

Loans	
Service	Rate
<b>Fully Secured Loans</b>	
Administrative Fees (p.a.)	1.50%
Late Payment Interest (p.a.)	4.00% over the monthly contracted interest rate from due date till settlement date
Late Payment Fees	EGP 50 per late installment
Early Settlement Interest (p.a.)	5.00% of the outstanding principle
<b>Unsecured Personal/Auto Loan</b>	
Administrative Fees	2.00% (min. 500 EGP)
Late Payment Interest (p.a.)	4.00% over the monthly contracted interest rate from due date till settlement date
Late Payment Fees	EGP 50 per late installment
Early Settlement Interest (p.a.)	7.00% on over-the-counter transactions (irrespective of settlement date) 10.00% In case of transfer (irrespective of settlement date)

Other Services		
Service	Currency	Retail
TDs / CDs Issuing Fees	Local & Foreign	Free
Cash Withdrawal (over the counter)	Local	EGP 100 (below 30K)
Cash Deposit (over the counter) In case CDM is available at the Branch	Local	EGP 100 (below 30K)
Credit Card Payment (over the counter) In case CDM is available at the Branch	Local	Free
Periodic Bank Statement	Local	EGP 60
	Foreign	USD 2 or equivalent in FCY
Bank Statement (Online Banking)	Local	Free
Electronic Statement	Local	Free EGP 100 or equivalent in FCY for Stamp per request not paper (if required)
	Local	EGP 10 per page (Max. EGP 500) EGP 100 or equivalent in FCY for Stamp per request not paper (if required)
Duplicate Copy of Bank Statement	Local	EGP 10 per page (Max. EGP 500) EGP 100 or equivalent in FCY for Stamp per request not paper (if required)
Balance Certificate Issuance	Local	EGP 75
Balance Certificate (Previous Years)	Local	EGP 60 + Actual Charge
	Foreign	USD 12 + Actual Charge
Traffic Letter (New Issuance)	Local	EGP 200
Traffic Letter (Renewal / Release)	Local	EGP 250
Signature Authentication	Local	EGP 20 per signature
	Foreign	USD 2 per signature
Internal Power of Attorney (POA)	Local	EGP 50
	Foreign	USD 5
I-Score	Local	EGP 100
Inheritance Distribution	Local	0.30% (Min. EGP 25 & Max. EGP 500)
	Foreign	0.30% (Min. USD 5 & Max. USD 100)
Memo Pad	Local	EGP 10 per item + Normal fees for the service provided
Reference Letter	Local	EGP 20
Pension Transfer Letter	Local	EGP 20
Salary Transfer Letter	Local	EGP 20
Pledge Registration	Local	EGP 100
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
Issuance of Facility Clearance (Over the Counter)	Local	EGP 55
Issuance of Liability Letter (Over the Counter)	Local	EGP 175
Non-Standard Letter/Document (Customized)	Local	EGP 200

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>Different fees and interests may apply to priority customer's accounts.</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>	