

SIMPLIFIED BANK TARIFF FOR INDIVIDUALS

Accounts			
Service	Current	Tiered Saving	Tiered Current
Opening Fees for New Customers	50 EGP / 3 USD	50 EGP / 5 USD	50 EGP / 4 USD
Opening Fees for Existing Customers	100 EGP / 6 USD or equivalent in FCY per account	100 EGP / 6 USD or equivalent in FCY per account	100 EGP / 6 USD or equivalent in FCY per account
Minimum Opening Balance	5,000 EGP / 1,000 USD or equivalent in FCY	5,000 EGP / 500 USD 500 GBP / 500 EUR	10,000 EGP or equivalent in FCY
Maintenance Fees	40 EGP per quarter	40 EGP per quarter	40 EGP per quarter
Closing of Account Fees	Free		
Minimum Balance to Earn Interest	-	5,000 EGP / 500 USD 500 GBP / 500 EUR	10,000 EGP or equivalent in FCY
Minimum Balance Fees	50 EGP (if the average balance falls below 5,000 EGP)	-	50 EGP (if the average balance falls below 10,000 EGP)
Value Date of Cash Deposit	EGP D+0 / USD D+2 / Other FCY D+3		
Cash Deposit for Immediate Credit in FCY	0.10% without a maximum		
• If the customer does not make any transaction for a year on a current account or through mobile banking or for two years on a savings account, it becomes dormant. In such a case, the bank is entitled to close the account after deducting outstanding dues.			

Transfers			
Service	%	Min.	Max.
Outgoing Transfer Through Swift (Online Banking)	0.10%	25 EGP	150 EGP
	0.15%	10 USD	50 USD
Swift Fees (Online Banking)	50 EGP		
	25 USD or equivalent in FCY		
Outgoing Payment Through ACH	0.20%	50 EGP	300 EGP
Outgoing Investigation Inquiry	50 EGP		
	10 USD or equivalent in FCY		
Amendment or Cancellation of Request	25 EGP		
	10 USD or equivalent in FCY		
Internal Transfer Within Emirates NBD	100 EGP / 6 USD per transaction		
Incoming Transfer	Free		
Inward Payment Pension	0.20%	1 EGP / Customer	2 EGP / Customer
Outgoing and internal transfers can only be done through online banking.			

Cheques		
Cheque Book Issuance		
Number of Leaves		Charges
10 Leaves	Over the Counter or Call Center	100 EGP or equivalent in FCY
	Online Banking or IVR	50 EGP or equivalent in FCY
25 Leaves	Over the Counter or Call Center	200 EGP or equivalent in FCY
	Online Banking or IVR	100 EGP or equivalent in FCY

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	10 EGP per cheque			
Rejection from Other Banks Inside Clearing House	25 EGP per cheque			
Outside Clearing House				
Collection from Other Banks Outside Clearing House (FIN Copy)	0.20%	20 EGP	350 EGP	
Rejection from Other Banks Outside Clearing House (FIN Copy)	0.20%	20 EGP	350 EGP	
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 AIB Clearing House	0.30%	10 USD	50 USD
Rejection from Other Banks Inside AIB Clearing House	0.30%	10 USD + 5 USD	50 USD + 5 USD
Outside Clearing House			
Collection from Other Banks Outside Clearing House	0.30%	10 USD	100 USD
Rejection from Other Banks Outside Clearing House	0.30%	10 USD + 5 USD	100 USD + 5 USD
Collection from Other Banks Outside EGYPT	0.30%	10 USD	100 USD
	+ DHL 50 USD (per range of cheques for the same customer)		
Rejection from Other Banks Outside EGYPT	5 USD		
Tracer Swift	25 USD 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	50 EGP		
Outside Clearing House			
Cheque Payment from Our Customerfor Other Banks (FIN Copy)	0.30%	20 EGP	350 EGP

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 AIB Clearing House	Free		
Rejection from Our Customer For Other Banks Inside AIB Clearing House	10 USD		
Inside EGYPT			
Collection from Our Customer For Other Banks Outside AIB Clearing House	0.30%	20 USD	100 USD
Rejection from Other Banks Outside Clearing House (FIN Copy)	10 USD		
Outside EGYPT			
Collection from Our Customer For Other Banks	0.30%	20 USD	100 USD
Rejection from Our Customer For Other Banks	0.30%	20 USD	100 USD
	+ 10 USD + DHL 50 USD		

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

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

Bills & Postdated Cheque				
Service	Currency	%	Min.	Max.
Collection of Postdated Cheque Commission (Custody)	Local	0.30%	20 EGP	350 EGP
	Foreign	0.30%	20 USD	150 USD
Rejection of Postdated Cheque Commission	Local	25 EGP		
	Foreign	5 USD		
Collection of Due Bill Commission	Local	0.20%	20 EGP	350 EGP
		+ Correspondent Commission		
	Foreign	0.30%	20 USD	150 USD
Rejection of Due Bill Commission	Local	0.20%	20 EGP	350 EGP
		+ 10 EGP Rejection Fees		
	Foreign	Not Applicable		
Collection of Postdated Bill Commission	Local	0.30%	20 EGP	350 EGP
	Foreign	Not Applicable		
Rejection of Postdated Bill Commission	Local	50 EGP		
	Foreign	Not Applicable		
Collection of Postdated In House Postdated Cheque	Local	0.30%	20 EGP	350 EGP
	Foreign	0.30%	20 USD	150 USD
Rejection of Postdated In House Postdated Cheque	Local	25 EGP		
	Foreign	15 USD		
Postponement Fees	Local	10 EGP		
Withdrawal of Bill/Cheque	Local	20 EGP		
Protesto Charges (for Bills Only)	Local	50 EGP		

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque (inside Egypt)	Local and Foreign	0.20%	50 EGP or equivalent in FCY	300 EGP or equivalent in FCY
Issue Demand Draft (outside Egypt)	Foreign	0.30%	20 USD	100 USD
Certification of Cheque	Local	0.50%	350 EGP	2,500 EGP
	Foreign	0.30%	10 USD	100 USD
Manager Cheque for Car Loan Dealers	Local	Free		

Debit Card			
Service	Standard	Titanium	Platinum
Issuance Fees	100 EGP	125 EGP	200 EGP
Renewal Fees (p.a.)	50 EGP	100 EGP	150 EGP
Supplementary Issuing & Renewal	50 EGP	100 EGP	150 EGP
Replacement Card Fees (Over the Counter)	60 EGP	100 EGP	150 EGP
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 ATMs)	5 EGP		
Balance Inquiry on Other Banks ATM's	2 EGP		
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP) 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 (123 ATMs)	50 EGP		
Rejected Cash Dispute or Charge Back on International ATM's Network	200 EGP		
Mark-Up Fees (POS & Cash)	10.00% The International Limits are suspended on Debit Cards		
Quarterly Statement	As per Tariff		
Winning Dispute	Average between 2.5 EGP to 7.50 EGP (as per dispute)		
Points Redemption (through Pay with Rewards)	Free		

Youth Card	
Service	Charges
Complete Package (opening a Tiered Savings account and issuing a Titanium debit card)	120 EGP
Renewal Fees (p.a.)	120 EGP
Supplementary Issuing & Renewal	N/A
Replacement Card Fees (Over the Counter)	50 EGP
Replacement & Blockage Card Fees (Online Banking)	Free
Replacement PIN Fees	Free
Cash Withdrawals / Balance Inquiry on Emirates NBD ATMs	Free
Cash Withdrawals on Local ATM's Network (123 ATMs)	5 EGP
Balance Inquiry on Other Banks ATMs	2 EGP
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP) The International Limits are suspended on Debit Cards
Captured Card Due to Customer Fault on Emirates NBD ATMs	Free
Rejected Cash Dispute on Local ATM's Network (on 123 ATMs)	50 EGP
Rejected Cash Dispute or Charge Back on International ATMs Network	200 EGP
Mark-Up Fees (POS & Cash)	10.00% The International Limits are suspended on Debit Cards
Statement Request from Branches or Call Center	5 EGP
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATMs) With Amount Above 50 EGP & Below 6,000 EGP	N/A
Quarterly Statement	Free
- Pricing, fees & charges will be reviewed on an annual basis. - In case of captured card in other banks' ATMs, card is destroyed.	

Credit Card		
Standard & Titanium (Master Card) / Gold (Visa)		
Service	Standard (Master Card)	Titanium (Master Card) Gold (Visa)
Issuance Fees	150 EGP	Free MC & 200 EGP Visa
Renewal Fees (p.a.)	150 EGP	300 EGP MC (Annual membership fees will be waived subject to reaching minimum spend criteria) 300 EGP Visa
I-Score Fees	50 EGP (to be debited with the renewal of the plastic card)	
Supplementary Card Issuance Fees	First 2 cards free / 3rd & 4th cards 100 EGP each max. 4 cards	First 2 cards free / 3rd & 4th cards 175 EGP MC each 150 EGP Visa each max. 4 cards
Supplementary Card Renweal Fees	100 EGP each max. 4 cards	175 EGP MC each 150 EGP Visa each max. 4 cards
Replacement Card Fees (Over the Counter)	100 EGP	125 EGP
Replacement Card Fees (Online Banking)	Free	Free
Replacement PIN Fees (Over the Counter)	Free	
Replacement PIN Fees (Online Banking)	Free	
Interest Rate (POS & ATM)	3.44% Monthly (on outstanding balance)	3.33% Monthly (on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	5 EGP (monthly on all active cards)	13 EGP (monthly on all active cards)
Cash Advance Limit	100% of credit limit (max. 20,000 EGP daily)	
Cash Advance Fees	3.00% (min. 50 EGP)	
Late Payment Fees	150 EGP	
Minimum Payment	5.00% (min. 50 EGP)	
Mark-Up Fees (POS & Cash)	10.00%	
Over Credit Limit Fees	100 EGP (over 10.00% of credit limit)	
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP	
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP)	
Credit Card Activation Fees (IVR)	Free	
Points Redemption (through Pay with Rewards)	Free	
Balance Transfer from Account to Credit Card (Online Banking)	Free	
Transfer from Credit Card to Account (Online Banking)	3.00% (min. 50 EGP)	

Platinum (Master Card)	
Service	Charges
Issuance Fees	550 EGP
Renewal Fees	550 EGP
I-Score Fees	50 EGP (to be debited with the renewal of the plastic card)
Supplementary Card Issuance Fees	First 2 cards free / 3rd & 4th cards 275 EGP each (max. 4 cards)
Supplementary Card Renewal Fees	275 EGP each (max. 4 cards)
Replacement Card Fees (Over the Counter)	125 EGP
Replacement Card Fees (Online Banking)	Free
Replacement PIN Fees (Over the Counter)	Free
Replacement PIN Fees (Online Banking)	Free
Interest Rate (POS & ATM)	3.20% (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	25 EGP (monthly on all active cards)
Cash Advance Limit	100% of credit limit (max. 20,000 EGP daily)
Cash Advance Fees Inside Egypt	3.00% (min. 50 EGP)
Late Payment Fees	150 EGP
Minimum Payment	5.00% (min. 50 EGP)
Mark-Up Fees (POS & Cash)	10.00%
Over Credit Limit Fees	100 EGP (over 10.00% of credit limit)
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP)

Credit Card				
Easy Payment Program (EPP) for Credit MasterCard Holders Only				
Service	6 -12 Months	13 - 24 Months	25 - 36 Months	48 or 60 Months
Single Transaction Monthly Interest Rate	1.75%	1.75%	1.75%	1.75%
Cash EPP Monthly Interest Rate	1.80%	1.75%	1.70%	1.60%
EPP Zero Percent Installments	0.00% interest rate/tenor based on the merchant's 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% of the remaining principal amount (excluding the 0% interest plan)			
Late Payment Fees	Free (only charged with normal credit card late payment fees)			

Credit Card	
Credit Card - Non-Bank Customers	
Service	Rate
Same Credit Card fees and charges will be applied	
Prepaid Cards	
Standard	
Service	Charges
Issuance Fees	Free
Renewal Fees (p.a.)	100 EGP
Replacement Fees	40 EGP
Supplementary Card (Issuance / Renewal)	Not Available
Cash Withdrawal Fees / Balance Inquiry on Emirates NBD ATMs	Free
Withdrawals on Local ATM's Network (123 ATMs)	5 EGP
Balance Inquiry on Other Banks ATMs	2 EGP

World Card - Credit & Debit Card		
Service	Debit Card	Credit Card
Issuance Fees	500 EGP	1,500 EGP
Renewal Fees	500 EGP	1,500 EGP
Supplementary Card Fees (Issuance)	Free	
Supplementary Card Fees (Renewal)	250 EGP	500 EGP
Replacement Card Fees (Primary & Supplementary)	250 EGP	500 EGP
Replacement PIN Fees	Free	
I-Score Fees	Free	50 EGP (to be debited with the renewal of the plastic card)
Interest Rate (POS & ATM)	N/A	3.00% (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	N/A	25 EGP (monthly on all active cards)
Cash Advance Limit	20,000 EGP daily	100% of credit limit (max. 20,000 EGP daily)
Cash Advance Fees Inside EGYPT	Free	3.00% (min. 50 EGP)
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP) The International Limits are suspended on Debit Cards	6.00% (min. 50 EGP)
Late Payment Fees	Free	150 EGP
Minimum Payment	N/A	5.00% (min. 50 EGP)
Mark-Up Fees (POS & Cash)	10.00% The International Limits are suspended on Debit Cards	
Over Credit Limit Fees	Free	100 EGP over 10% of credit limit
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP	

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

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

Loans	
Service	Rate
Fully Secured Loan	
Administrative Fees	1.5%
Early Settlement Interest (p.a)	5.00% of the outstanding principle amount
Late Payment Fees	4.00% of the monthly contracted interest rate plus 50 EGP per installment
Unsecured Personal/Auto Loan	
Administrative Fees	2.00% (min. 500 EGP)
Early Settlement Fees	7% for transactions over the counter (irrespective of the settlement date) 10% for transfer transactions (irresepective of the settlement date)
Late Payment Fees	4.00% of the monthly contracted interest rate plus 50 EGP per installment

Other Services		
Service	Currency	Charges
TDs / CDs Issuing Fees	Local & Foreign	100 EGP or equivalent in FCY
Cash Withdrawal (over the counter)	Local	100 EGP (below 20,000)
Cash Deposit (over the counter) in case CDM is available at the Branch	Local	100 EGP (below 20,000)
Credit Card Payment (over the counter) in case CDM is available at the Branch	Local	Free
Periodic Bank Statement	Local	60 EGP
	Foreign	2 USD or equivalent in FCY
Bank Statement (Online Banking)	Local & Foreign	Free
Electronic Statement	Local	100 EGP or equivalent in FCY for stamp per request not paper (ir required)
Duplicate Copy of Bank Statement	Local	10 EGP per page (max. 500 EGP) + 100 EGP or equivalent in FCY for stamp per request not paper (if required)
Balance Certificate Issuance	Local	75 EGP
Balance Certificate (Previous Years)	Local	60 EGP + Actual Charge
	Foreign	12 USD + Actual Charge
Traffic Letter (Issuance)	Local	200 EGP
Traffic Letter (Renewal / Release)	Local	250 EGP
Signature Authentication	Local	20 EGP per signature
	Foreign	2 USD per signature
Internal Power of Attorney (POA)	Local	50 EGP
	Foreign	5 USD
I-Score	Local	39 EGP
Inheritance Distribution	Local	0.30% (min. 25 EGP & max. 500 EGP)
	Foreign	0.30% (min. 5 USD & max. 100 USD)
Memo Pad	Local	10 EGP per item + Normal fees for the service provided
Reference Letter	Local	20 EGP
Pension Transfer Letter	Local	20 EGP
Salary Transfer Letter	Local	20 EGP
Pledge Registration Fees	Local	100 EGP
Issuance of Liability Letter Fees (over the counter)	Local	175 EGP
ECR Commission	Local	Not Applicable
Collection of In-House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In-House Cheque (over the counter)	Local	50 EGP
	Foreign	10 USD or equivalent in FCY

General Rules
- Emirates NBD bank has the right to change its fees and interests at any time. - The bank tariff is applied to all new/old customers unless stated otherwise. - Additional fees/commissions may be applied in case of the CBE's/correspondent's request. - Different fees and interests may apply to Priority customers' accounts. - Debit fees will be in the same currency as the transaction. - Stamp Duty is to be collected according to applicable laws.