

## Accounts Services Price List

### Accounts

|   |  |
|---|--|
| Minimum Opening Balance   | EGP 10000 or its equivalent  |
| Current account opening fees  | EGP 100 in addition to applied stamps, payroll customers are exempted from account opening fees.                             |
| Saving account opening fees without having other opened accounts  | EGP 100 in addition to applied stamps  |
| Account annual fees   | EGP 30 monthly for resident clients on each EGP suffix.<br>EGP 20 monthly for payroll customers without any payroll package. |
|   | EGP 100 Monthly for foreigner client's non-resident clients.   |
|   | EGP 50 Monthly for non-resident clients.   |
|   | 1\$ monthly for resident clients on each foreign suffix and not under any program  |
| Statement of Account fees   | EGP 100 for every sub account for each periodic statement of account   |
| Cash withdrawal from current account in EGP using counter cheque  | USD 2 if the amount is less than EGP 30,000 or its equivalent as of ATM Daily Cash Limit                                     |
| Cash withdrawal from saving account in EGP using counter cheque   | USD 2 if the amount is less than EGP 30,000 or its equivalent as of ATM Daily Cash Limit                                     |
| Cash withdrawal from current account in USD using counter cheque  | USD 2 if the amount is less than the equivalent to EGP 30,000 or its equivalent as of ATM Daily Cash Limit                   |
| Cash withdrawal from saving account in USD using counter cheque   | USD 2 if the amount is less than the equivalent to EGP 30,000 or its equivalent as of ATM Daily Cash Limit                   |
| Cash withdrawal fees from digital accounts  | Equivalent to USD 3  |
| *** Cash Withdrawals in other foreign currencies using counter cheque are free except USD   |  |
| Minimum balance Commission  | EGP 50 for every current account below EGP 10000 or its equivalent during the month.   |
| High debit interest commission  | 1.5/1000 from the highest debit interest on the monthly statement  |
| Account Closing Fees  | EGP 50   |
| *** All deposits will to be next working day for all currencies<br>in case of same day value deposit requested 0.10% commission on deposited amount applies with a minimum of EGP 50 and 2 USD for other currencies |  |

### Account Services

|  |  |
|--|--|
| Re-print a statement of account for the current year   | EGP 200  |
| Re-print a statement of account for the past year      | EGP 200  |
| Payment order  | EGP 100 regardless the withdrawal amount             |
| Issuance of a certificate for a current year/past year | EGP 120  |
| Issuance of miscellaneous certificates                 | EGP 100  |
| Request for documents                                  | EGP 25 for every single document                     |
| Standing Instructions for transfers on Accounts        | EGP 100 at Subscription                              |
|  | EGP 75 Annual Fees                                   |
|  | EGP 30 for each transaction done outside the Account |

|   |  |
|---|--|
| Standing Instructions on Time Deposits  | EGP 100 at Subscription                            |
|   | EGP 75 Annual Fees                                 |
|   | Free for each transaction done outside the Account |
| Standing Instructions (Other)   | EGP 100 at Subscription                            |
|   | Free Annual Fees                                   |
|   | EGP 50 for each transaction                        |
| *** No commission on Standing Instructions related to internal Transfers between sub-accounts under the same account number |  |
| Signature Verification  | EGP 100 EGP  |
| Hold Mail fees in branch  | EGP 250 monthly                                    |

#### Power of Attorney

|                                  |                                       |
|----------------------------------|---------------------------------------|
| Power of attorney issuance       | EGP 125 other than the applied stamps |
| Power of attorney annual renewal | EGP 100                               |
| Power of attorney cancellation   | EGP 100                               |

#### Safe Deposit Box

|   |                     |
|---|---------------------|
| Small size  | EGP 1500 / annually |
| Small medium size   | EGP 2500 / annually |
| Medium size   | EGP 4000 / annually |
| Large size  | EGP 5000 / annually |
| *** According to Law, 14% VAT tax is deducted annually on all sizes |                     |

#### Client Mail Issuance

|   |  |
|---|--|
| Mail fees (Local Registered Mail)         | Actual cost with a min. of 50 EGP + 10 EGP admin |
| Mail fees (International Registered Mail) | Actual cost with a min. of 25 USD + 3 USD admin  |

#### Cheques and Remittance

##### Client Cheques

|                                       |  |
|---------------------------------------|--|
| Cheque book issuance fee (25 cheques) | EGP 250 Reduced by 50% in case requested through Arabi Online Service      |
| Cheque book issuance fee (50 cheques) | EGP 500 Reduced by 50% in case requested through Arabi Online Service      |
| Stop payment                          | EGP 100 / Request. In addition to EGP 100 / annum for each subsequent year |
| Stop payment cancellation             | EGP 50 / Per Request   |

##### Draft / Certified Cheques

|  |  |
|--|--|
| Foreign currency cheques issuance fees | 3/1000 with a minimum of USD 12 and a maximum of USD 100 |
| Local currency cheques issuance fees   | 2/1000 with a minimum of USD 5 and a maximum of USD 65   |

\*\*\* Cheques issued to Governmental entities, Taxes, Tariffs: EGP 50

|  |  |
|--|--|
| Draft / Certified Cheques cancellation   | EGP 25   |
| Cancellation of foreign Draft Cheques  | on Local Bank USD 5  |
|  | on foreign bank USD 20   |
| <b>Collection of Cheques</b>   |  |
| Cheques for collection in local currency (Clearing House)  | EGP 25   |
| Cheques for collection in foreign currency Dollar & Euro (Clearing House)  | 10 Dollar<br>10 Euro   |
| Cheques drawn on Local Banks (Sight / Post dated)  | 3/1000 with a minimum EGP 25 and maximum EGP 550   |
| Cheques in foreign currency except Euro  | 3/1000 with a minimum of USD 10 and a maximum USD 175 + \$ 5 Admin Fees (In addition to any other collection fees by correspondent)                              |
| Cheques in Euro  | 3/1000 with a minimum of EUR 8.5 and a maximum EUR 150 + EURO 4 Admin Fees (In addition to any other collection fees by correspondent)                           |
| Withdraw - postpone cheque / bill collection   | EGP 25   |
| Returned Cheques   | EGP 30   |
| <b>Collection of Bills</b>   |  |
| Bills  | 3/1000 with a minimum EGP 20 and a maximum EGP 500 + EGP 15 mailing fees   |
| Protesto fees  | EGP 50   |
| <b>Inward Remittance</b>   |  |
| For a customer account at one of our branches  | USD 10 for transfers up to USD 1,000   |
|  | USD 20 for transfers above USD 1,000   |
| *** outward and inward remittance for any external AB branch is free for the following countries only (Egypt / Lebanon / Jordan / Palestine / Algeria / UAE / Qatar / Yemen / Bahrain / Morocco) |  |
| Remittance Cancellation Admin Fees   | EGP 100 for remittance in local currency ,USD 35 for remittance in foreign currencies up to USD 1000, USD 50 for remittance in foreign currencies above USD 1000 |
| Inward Remittance via ACH  | EGP 10 and EGP 2 in case of Government payments  |
| Pension Remittance   | EGP 5  |
| <b>Outward Remittance</b>  |  |
| Transfer Foreign Currency inside or outside the country  | 3/1000 with a minimum of USD 15 and a maximum of USD 175 + \$ 10 admin fees (In addition to any other collection fees by correspondent)                          |
| *** outward and inward remittance for any external AB branch is free for the following countries only (Egypt / Lebanon / Jordan / Palestine / Algeria / UAE / Qatar / Yemen / Bahrain / Morocco) |  |
| Transfers Between banks in Local Currency (RTGS)   | 2/1000 with a minimum of EGP 50 and a maximum of EGP 500 + EGP 25 admin fees   |
| Outward Remittance via ACH   | 2/1000 with a minimum of EGP 10 and a maximum of EGP 300 + EGP 5 admin fees  |
| External Swift fees  | USD 40   |
| Local Swift fees   | EGP 50   |
| *** Above Commissions and expenses are reduced by 50% in case they are requested through Arabi Online Service  |  |
| Outward Remittance cancellation as per customer requests   | USD 30 + correspondent fees  |

|   |                             |
|---|-----------------------------|
| Outward Remittance Amendment as per customer requests                                   | USD 15 + correspondent fees |
| Outward Remittance cancellation as per correspondent request (National Remittance)      | EGP 40                      |
| Outward Remittance cancellation as per correspondent request (international Remittance) | USD 20                      |
| <b>EG-ACH Fees – Direct Debit</b>   |                             |
| Fees per transaction  | EGP 10                      |

## Cards

### Visa Electron

#### Cards (Primary / Supplementary)

|  |   |
|--|---|
| Issuance \ Annual \ Re-issuance  | EGP 100 and no Annual fees for supplementary Card |
| Pin Code Re- issuance Fees   | EGP 100   |
| Card usage on Arab Bank ATMs   | Free  |
| Card usage on Visa local network ATMs                                      | EGP 5 for Cash withdrawal                         |
|  | EGP 3 for inquiries                               |
| Overseas cash withdrawal commission  | 6% from withdrawal amount + USD 2.75              |
| FX exchange rate for cash / purchase                                       | Up to 10%   |
| ATM access fees for international cards                                    | EGP 100   |
| ATM access fees "Arabi net" for Arab bank international cards except Egypt | EGP 20  |

#### Blue, Gold, Black, La Liga, and Platinum Visa Credit Cards

##### Primary Cards Issuance / Annual Fees for Primary Cards

|                      |          |
|----------------------|----------|
| Gold                 | EGP 200  |
| Black                | EGP 400  |
| La Liga              | EGP 1000 |
| Platinum             | EGP 600  |
| Signature            | EGP 3000 |
| Titanium Master Card | EGP 400  |

##### Supplementary card Issuance / Annual fees (free for first card only)

|                      |          |
|----------------------|----------|
| Gold                 | EGP 100  |
| Black                | EGP 200  |
| La Liga              | EGP 1000 |
| Platinum             | EGP 300  |
| Signature            | EGP 1500 |
| Titanium Master Card | EGP 200  |

##### Re issuance fees (Primary Cards / Supplementary Cards)

|          |                               |
|----------|-------------------------------|
| Blue     | EGP 100 (Existing Cards only) |
| Gold     | EGP 100                       |
| Black    | EGP 200                       |
| La Liga  | EGP 500                       |
| Platinum | EGP 300                       |



|  |   |
|--|---|
| Signature  | EGP 1500  |
| Titanium Master Card   | EGP 200   |
| Pins Re issuance Fees  | EGP 100   |
| Cash Advance Fees  | 6% from the amount withdrawn with a minimum of EGP 50 for all cards types   |
| Late payment fees  | 150 EGP monthly   |
| Over limit Fees  | 150 EGP (All Cards)   |
| Clearance Letter   | EGP 200   |
| Finance charge (Retail Transaction)  | 3.99% for all types of cards  |
| Finance charge (Cash Transaction)  | 3.99% for all types of cards  |
| Forex Exchange Rate when Transactions done abroad                                      | 3%  |
| Credit Shield  | 1% Monthly on outstanding Balance Mandatory on Blue and 0.5% mandatory for Gold Cards and Optional: for other cards |
| Easy payment plan /Easy cash   | 2.49%<br>Installments from 3 months up to 60 months   |
| Easy Education plan  | 2.24%<br>Installments from 3 months up to 9 months  |
| Early settlement fee (Easy cash / EEP / EPP)   | 5%  |
| Monthly Credit Card paper statement fees   | EGP 10  |
| <b>Internet Shopping Card</b>  |   |
| Issuance / Annual fees (Primary / Supplementary)                                       | EGP 150   |
| Re-Issuance fees (Primary / Supplementary)   | 150 EGP   |
| Over limit charges   | EGP 150 Monthly   |
| Late payment fees  | EGP 150 Monthly   |
| Forex Exchange Rate for International Transactions                                     | 3%  |
| <b>Other fees for cards (Electron, Credit Card)</b>                                    |   |
| International courier Fees (cards & pins)  | Actual cost with a min. of 25 USD + 3 USD admin (Arabi Cross-border accounts are waived from the fees)              |
| Rejected Dispute Request   | Visa Electron: USD 10 or its equivalent in EGP<br>Visa Credit Cards: USD 20 or its equivalent in EGP                |
| <b>Fees for Instant Payment Network (IPN) Through Service Provider Apps (InstaPay)</b> |   |
| Money transfer between individuals & Donations   | 0.1 % (Minimum 0.5 EGP & Maximum 20 EGP)  |
| Balance inquiry and Mini statement   | 10 monthly free inquiries then 0.5 EGP per inquiry  |
| Bill payment   | based on each service fees  |

## Electronic Services

### Electronic TOKEN Device

|                 |         |
|-----------------|---------|
| Issuing fees    | EGP 100 |
| Re-Issuing fees | EGP 100 |

### SMS Alerts

|     |  |
|-----|--|
| SMS | 10 EGP Monthly (for Extra and Premium accounts 5 EGP only) |
|-----|--|

### Internet Banking (Arabi Online)

|                          |                                   |
|--------------------------|-----------------------------------|
| Annual subscription fees | Free                              |
| Re-issuance of pin code  | EGP 20                            |
| E-statement              | Free Through Arabi Online service |

### Phone Bills (per line)

|  |        |
|--|--------|
| Annual subscription fees landline (National / international) | EGP 25 |
| Annual subscription fees (ORANGE)                            | EGP 25 |

## Band Wearables and Sticker

|                               | Sticker | Micro tag | Bracelet |
|-------------------------------|---------|-----------|----------|
| Issuance and Re-issuance fees | EGP 100 | EGP 100   | EGP 100  |
| SHABAB program                | Free*   | Free*     | Free*    |
| Jeel Al Arabi program         | Free*   | Free*     | Free*    |

- for SHABAB program red color bracelet only, regular issuance fees applied for any other color  
 - Regular issuance fees applied for any reissuance for SHABAB and Jeel Al Arabi programs

## Personal/ Auto/Used Auto Loans

|  |   |
|--|---|
| Admin fees                               | Ranges from 1.5% to 3% with minimum EGP 500                           |
| Banking Fees for cash loans              | EGP 300   |
| Banking Fees for Auto loans              | EGP 1000  |
| Penalty Past due Installments            | 3% in addition to the applied loan interest rate (minimum of EGP 150) |
| Early settlement fees (Partially, Fully) | Ranges from 10% up to 15%   |
| License renewal letter authentication    | EGP 1000  |
| Clearance Letter Issuance                | EGP 200   |
| I Score fees                             | EGP 150   |
| Delegation authentication date fees      | EGP 140   |

## Mortgage Loan

|                  |         |
|------------------|---------|
| Application fees | EGP 350 |
| Admin fees       | 2%      |

\*\*\* Debiting Stamp Fees on a quarterly basis equivalent to 0.5/1000 on the highest debit balance

## Securities

|  |  |
|--|--|
| Transactions Custody Fees (Buy / Sell)                             | 0.5/1000 of the total invoice with a minimum of 1 EGP, 0.25\$ for each security  |
| Coupons Collection Fees  | 6/1000 from coupons value with a minimum of 15 EGP   |
| Annual Custody Fees  | <ul style="list-style-type: none"> <li>• 0.0010 up to EGP 100,000</li> <li>• 0.00050 from to EGP 100,000 up EGP 1,000,000</li> <li>• 0.00025 from to EGP 1000,000 up EGP 10,000,000</li> <li>• 0.00015 from 10,000,000</li> </ul> With a minimum of 5 EGP, 0.25\$ for each security (annually collected according to "Misr for Central Clearing" invoices) |
| Custody fees for bonds and bills                                   | 0.004% from portfolio amount   |
| T-BONDS redemption fees  | 0.0045% from total bonds volume with a minimum of EGP 50 and a maximum EGP 1010  |
| Euro-bonds redemption fees   | 0.25% from total bonds volume with a minimum of \$ 50 and a maximum \$500  |
| Buying bonds and bills primary / secondary market fees             | EGP 100  |
| Bonds and bills settlement fees                                    | EGP 100  |
| Agreement settlement fees REPO                                     | 0.06% from total buying volume with a maximum of 5000 EGP  |
| T-BONDS / BILLS COUPON COLLECTION FEES                             | 0.6% from total coupon volume with a minimum of 50 EGP and a maximum of 1010 EGP   |
| Transfer of Custody  | 0.5/1000 from the portfolio Market Value with a minimum of 15 EGP  |
| Issuing a Statement of account / transaction / Freezing Securities | EGP 20   |
| Request for Issuing a Unified Code                                 | EGP 50   |
| Adding Unified Codes   | EGP 100  |
| Request for Issuing a List of Shareholders.                        | EGP 50   |
| Depositing Securities in Custody                                   | 1/1000 from market value in the depositing stage with a minimum of EGP 10  |
| Buying / Selling fees of EURO BOND                                 | USD 1,000 - USD 50,000 (2.5/1000 with minimum of USD 100)  |
|  | USD 50,001 - USD 100,000 (2/1000)  |
|  | USD 100,001 - USD 250,000 (1.5/1000)   |
|  | USD 250,001 - USD 500,000 (1/1000)   |
| Coupon Collecting fees of EURO BOND                                | more than USD 500,000 (0.75/1000)  |
| Coupon Collecting fees of EURO BOND                                | 1% of the coupon deducted monthly  |
| Custodian Commission of EURO BOND                                  | 0.1%: up to \$ 1000,000<br>0.05%: from \$ 1000,000 till \$ 5,000,000<br>0.025%: from \$ 5000,000 till 10,000,000<br>0.01%: for greater than \$ 10,000,000<br>of the nominal value of bonds annually  |
| IPO Subscription Fees  | 0.25/1000 with a minimum of EGP 20 and maximum of EGP 500  |
| Youmaty Account - Initial Subscription Fees                        | EGP 150  |
| Youmaty Account - Monthly Fees                                     | EGP 50   |

