

Elite Services price list

Accounts	
Account Minimum Opening Balance	EGP 750,000 or its equivalent or EGP 45,000 For Payroll customers
Current account opening fees	Stamp Fees
Saving account opening fees without having other opened accounts	
Account annual fees	Free
Statement of Account fees	Free
Cash withdrawal from current account in EGP using counter	Free
Cash withdrawal from Saving account in EGP using counter	Free
Cash withdrawal from current account in USD using counter	Free
Cash withdrawal from Saving account in USD using counter	Free
Cash withdrawal fees from digital accounts	Equivalent to USD 3
*** Cash Withdrawals in other Foreign currencies using counter are free Except USD.	
Commission on Non-Updated Accounts after one month	EGP 25
Minimum balance Commission	EGP 200 for every current account below EGP 750,000 or its equivalent during the month.
High debit interest commission	1.5/1000 from highest debit interest on the monthly statement
Account Closing Fees	EGP 50
*** All deposits will to be next working day for all currencies in case of same day value deposit requested 0.10% commission on deposited amount applies with minimum of EGP 20 and 2 USD for other currencies	
Account Services	
Re-print a statement of account for the current year	Free
Re-print a statement of account for a past year	Free
Payment order	EGP 100 regardless the used amount
Issuance of a certificate for a Current year/past year	EGP 75
Request for documents	Free
Salary Transfer Fees	Free
Standing Instructions for transfers on Accounts	Free
Standing Instructions on Time Deposits	Free
Standing Instructions (Other)	Free
*** No commission on Standing Instructions related to internal Transfers between sub-accounts under the same account number.	

Signature Verification	EGP 30
Hold Mail fees in branch (customer's branch or another one)	Free
Power of attorney	
Power of attorney issuance	EGP 125 + the applied stamps
Power of attorney annual renewal	EGP 100
Power of attorney cancellation	EGP 100
Safe Deposit Box	
Small size	EGP 1000 / annually
Small medium size	EGP 2000 / annually
Medium size	EGP 3000 / annually
Large size	EGP 4000 / 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) Branches / ATMs	Free
Cheque book issuance fee (50 cheques) Branches / ATMs	Free
Stop payment	EGP 100 /Request in addition to EGP 100/annual 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

Collection of Cheques	
Cheques for collection (Clearing House)	Free
Cheques drawn on Local Banks (Sight /Post dated)	Free
Cheques in foreign currency	Free
Withdraw - postpone cheque/ bill collection	EGP 25
Returned Cheques	EGP 30
Collection of Bills	
Bills	3/1000 with minimum EGP 20 and maximum EGP 500 + EGP 15 mailing fees
Protesto fees	EGP 50
Inward Remittance	
For a customer account at one of our branches	Free
*** Outward and inward remittance for any external AB branch is free for the following Countries only (Egypt / Lebanon / Jordon / 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
Outward Remittance	
Transfer Foreign Currency inside or outside the country	3/1000 with minimum of USD 15 and a maximum of USD 175 + \$ 10 admin fees (In addition to any other collection fees debited by correspondent)
*** Outward and inward remittance for any external AB branch is free for the following Countries only (Egypt / Lebanon / Jordon / Palestine / Algeria / UAE / Qatar / Yemen / Bahrain / Morocco)	
Transfers Between banks in Local Currency (RTGS)	2/1000 with a minimum of EGP 25 and a maximum of EGP 300 + 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
First transfer per month is free for inside and outside the country	
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 request	USD 30 + correspondent fees
Outward Remittance Amendment as per Customer request	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

Cards	
platinum Visa Electron	
Cards issuance, reissuance & renewal (Primary / Supplementary)	Free with maximum 2 supplementary cards
Pin Code Re- issuance Fees	Free
Card usage on Arab Bank ATMs	Free
Card usage on Visa local network ATMs	EGP 5 for Cash withdrawal
	EGP 3 for inquiries
Cash withdrawal abroad commission	6% from withdrawal amount + USD 2.75
FX exchange rate for cash/purchase	Up to 10%
Visa and Master Credit Cards	
Primary Cards Annual / Issuance fees	Free & Discount 50% for Titanium master card
supplementary cards Issuance / Annual fees (first year)	Free up to 5 supplementary Cards
Re-Issuance fees (Primary / Supplementary)	Free
Pins Re issuance Fees	Free
Cash Advance Fees	6% from the amount withdrawn with a minimum of EGP 50 for all cards types
Late payment fees	125EGP monthly
Over limit Fees	EGP 150 Monthly
Clearance Letter	EGP 200
Finance charge (Retail Transaction)	3.25% for all types of cards
Finance charge (Cash Transaction)	3.25% for all types of cards
Forex Exchange Rate when Transactions done abroad	Up to 10%
Credit Shield	1% Monthly on outstanding Balance Mandatory on Blue and 0.5% mandatory for Gold Cards and Optional: for another cards
Easy payment plan /Easy cash	1.5% Installments from 3months up to 60 month
Easy Education plan	1.25% Installments from 3months up to 9 months
Early settlement fee (Easy cash/EEP/EPP)	3%
Monthly Credit Card paper statement fees	EGP 10
VISA Travel Mate	
Primary Cards Issuance / Annual fees	EGP 2500
Supplementary cards Issuance / Annual fees	EGP 1250
No FX fees for all transactions processed with this currencies	(USD, EUR, GBP, AED, SAR, CAD)
Master Card World Elite	
Primary Cards Annual / Issuance fees	EGP 3500
supplementary cards Issuance / Annual fees (first year	EGP 1750

Internet Shopping Card			
Issuance / annual fees (Primary/supplementary cards)	Free		
Re-Issuance fees (Primary/supplementary cards)	Free		
Over limit charges	EGP 50		
Late payment fees	EGP 50		
Forex Exchange Rate when Transactions with foreign currency	Up to 10%		
(Credit Card ,Other fees for cards (Electron			
International courier Fees (cards & pins)	EGP 250 for both		
Electronic Services			
Electronic TOKEN Device			
Issuing fees	Free		
Re-Issuing fees	Free		
SMS Alerts			
SMS	Free		
Internet Banking (Arabi Online)			
Annual Subscription fees	Free		
Re-issuance of pin code	Free		
E-statement	Free Through Arabi Online service		
Phone bills (per line)			
Annual Subscription fees landline (National / international)	EGP 25		
Annual subscription fees (Mobinil)	EGP 25		
Band Wearables and Sticker			
	Sticker	Micro tag	Bracelet
Issuance and Re-issuance fees	EGP 100	EGP100	EGP100
Personal/ Auto/Used Auto Loans			
Admin fees	Ranges from 1.50% to 3% with minimum EGP 500		
Banking Fees for cash loan	EGP 250		
Banking Fees for Auto loan	EGP 450		
Penalty Past due Installments	3% in addition to the applied loan interest rate (minimum of EGP 150)		
Early settlement fees (Partially, Fully)	Ranges from 7% up to 12%		
License renewal letter authentication / Remove Lien	EGP250		
Clearance Letter Issuance	EGP 150		
I score fees	EGP 100		
Delegation authentication date fees	EGP 60		
Mortgage loan			
Application fees	EGP 350		
Admin fees	1.5% with a max of EGP 100,000		
*** Debiting Stamp Fees on Quarterly basis equivalent to 0.5/1000 on the highest debit			

Securities	
Transactions Custody Fees (Buy/Sell)	0.5/1000 of the total invoice
Coupons Collection Fees	6/1000 from coupons value with minimum of 15 EGP
Annual Custody Fees	<ul style="list-style-type: none"> • 0.0010 up to EGP 100,000 • 0.00050 from to EGP 100,000 up EGP 1,000,000 • 0.00025 from to EGP 1000,000 up EGP 10,000,000 • 0.00015 from 10,000,000 (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 of EGP 1010
Euro-bonds redemption fees	0.25% from total bonds volume with 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	0.06% 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 in case of customer's request and free in case of bank's request
Issuing a Statement of account/ transaction/ Freezing Securities	EGP 5
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)
more than USD 500,000 (0.75/1000)	
Coupon Collecting fees of EURO BOND	1% of the coupon
Custodian Commission of EURO BOND	0.1% : up to \$ 1000,000 0.05% : from \$ 1000,000 till \$ 5,000,000 0.025% : from \$ 5000,000 till 0.01% : for greater than \$ 10,000,000 of the nominal value of bonds annually
IPO Subscription Fees	0.25/1000 with a minimum of EGP 20 and maximum of EGP 500

