

Accounts Services price list for year 2019

Accounts	
Minimum Opening Balance	EGP 10000 or its equivalent
Current account opening fees	EGP 40 in addition to applied stamps
Saving account opening fees without having other opened accounts	EGP 40 in addition to applied stamps
Account annual fees	EGP 8 Monthly for resident clients on Each suffix
	EGP 25 Monthly for non resident clients.
	EGP 50 Monthly for foreigner client's non resident clients.
Statement of Account fees	EGP 15 for every sub account for each periodic statement of account
Cash withdrawal from current account in EGP using counter cheque	USD 1 if the amount is equal or less than USD 550 as of ATM Daily Cash Limit
Cash withdrawal from Saving account in EGP using counter cheque	USD 1 if the amount is equal or less than USD 550 as of ATM Daily Cash Limit
Cash withdrawal from current account in USD using counter cheque	USD 1 if the amount is equal or less than USD 550 as of ATM Daily Cash Limit
Cash withdrawal from Saving account in USD using counter cheque	USD 1 if the amount is equal or less than USD 550 as of ATM Daily Cash Limit
*** Cash Withdrawals in other Foreign currencies using counter cheque are free Except USD.	
Commission on Non-Updated Accounts after one month	EGP 25 after one month of Not updating the account
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 highest debit interest on the monthly statement
Account Closing Fees	EGP 50
Account opening Fees at AB External Branches.	EGP 200
*** All deposits will to be next working day for all currencies	
Account Services	
Re-print a statement of account for the current year	EGP 25
Re-print a statement of account for a past year	EGP 50
Payment order	EGP 100 regardless the withdrawal amount
Issuance of a certificate for a Current year/past year	EGP 75
Request for documents	EGP 25 for every single document
Salary Transfer Fees - manual transactions only	EGP 4 per transaction

Standing Instructions for transfers on Accounts	EGP 100 at Subscription
	EGP75 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 30
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 1000/ annually
Small medium size	EGP 1500 / annually
Medium size	EGP 2500/ 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)	EGP 50
Mail fees (International Registered Mail)	International Mail (Based on the Country)
Express Mail (Inside Egypt)	EGP 150 / 1 kg inside Cairo & EGP 220 outside Cairo
Express Mail (Outside Egypt)	International Mail (Based on the Country)
Cheques and Remittance	
Client Cheques	
Cheque book issuance fee (25 cheques)	EGP 80 Reduced by 50% in the case requested through Arabi Online Service
Cheque book issuance fee (50 cheques)	EGP 160 Reduced by 50% in the 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: 2/1000 with a minimum of USD 5 and a maximum of USD 15	
Draft / Certified Cheques	EGP 25

cancellation	
Cancellation of foreign Draft Cheques	on Local Bank USD 5
	on foreign bank USD 20
Collection of Cheques	
Cheques for collection (Clearing House)	2/1000 with a minimum of EGP 25 and a maximum of EGP 550 (In addition to EGP 2 for each un-coded cheque)
Cheques drawn on Local Banks (Sight /Post dated)	3/1000 with a minimum EGP 25 and maximum EGP 550
Cheques in foreign currency	3/1000 with a minimum of USD 10 and maximum USD 175 + \$ 5 Admin Fees (In addition to any other collection fees by correspondent)
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	USD 10 for transfers up to USD 1,000
	USD 20 for transfers above USD 1,000
Inward Remittance via ACH	EGP 10
Pension Remittance	EGP 5
*** 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 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
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
Outward Remittance via ACH	2/1000 with a minimum of EGP 10 and a maximum of EGP 300 + EGP 5 admin fees
EG-ACH Fees – Direct debit	
Fees per transaction	EGP 10
Cards	
Visa Electron	
Cards (Primary / Supplementary)	
Issuance \ Annual \ Reissuance	EGP 50 and no Annual fees for supplementary Card
Pin Code Re- issuance Fees	EGP 20
Card usage on Arab Bank ATMs	Free
Card usage on Visa local network ATMs	EGP 6 for Cash withdrawal
	EGP 3 for inquiries
Overseas cash withdrawal commission	0.50% from withdrawal amount + USD 2.75
FX exchange rate for cash/purchase	3 % from the amount
Blue, Gold , Black and Platinum Visa Credit Cards	
<u>Primary Cards Issuance / Annual Fees for Primary Cards</u>	
Gold	EGP 150 in addition to Joining points
Black	EGP 250
Platinum	EGP 450
Signature	EGP 1500
Titanium Master Card	EGP 300
<u>Supplementary card Issuance / Annual fees (free for first card only)</u>	
Gold	EGP 75
Black	EGP 125
Platinum	EGP 225
Signature	EGP 750
Titanium Master Card	EGP 150
<u>Re issuance fees (Primary Cards / Supplementary Cards)</u>	
Blue	EGP 100 (Existing Cards only)
Gold	EGP 75
Black	EGP 125
Platinum	EGP 225
Signature	EGP 750
Titanium Master Card	EGP 150
Pins Re issuance Fees	EGP 20
Cash Advance Fees	4% from the amount withdrawn with a minimum of EGP 30 for all cards types
Late payment fees	Blue: 150 EGP monthly

	Another Cards: 125 EGP monthly
Over limit Fees	150 EGP (All Cards)
Clearance Letter	EGP 100
I - Score Fees	EGP 50
Finance charge (Retail Transaction)	2.75% for All Cards
Finance charge (Cash Transaction)	2.75% for all types of cards except blue cards 3%
Forex Exchange Rate when Transactions done abroad	3 % from the amount
Credit Shield	1% Monthly on outstanding Balance Mandatory on Blue and 0.5% mandatory for Gold Cards and Optional: for another cards
Internet Shopping Card	
Issuance / Annual fees (Primary / Supplementary)	EGP 75
Issuance (Supplementary cards)	Free First Year
Re-Issuance fees (Primary / supplementary)	EGP 30
Over limit charges	EGP 50 Monthly
Late payment fees	EGP 50 Monthly
Forex Exchange Rate when Transactions with foreign currency	3% from the amount
Other fees for cards (Electron, Credit Card)	
International courier Fees (cards & pins)	EGP 175 for each
Charge back Request	Visa Electron: USD 10 or its equivalent in EGP Visa Credit Cards: USD 20 or its equivalent in EGP
Electronic Services	
Electronic TOKEN Device	
Issuing fees	EGP 100
Re-Issuing fees	EGP 100
SMS Alerts	
SMS	5 free monthly SMS, EGP 1 for each extra SMS
Internet Banking (Arabi Online)	
Annual Subscription fees	Free
Re-issuance of pin code	EGP 20
E-statement	Free Through Arabi Online service
Phone Banking (Hala Arabi)	
Annual subscription fees	Free
Re-issuance of pin code	EGP 20
Phone bills (per line)	
Annual Subscription fees landline (National / international)	EGP 25
Annual subscription fees (ORANGE)	EGP 25

Personal/ Auto/Used Auto Loans

Admin fees	Ranges from 1.5% to 3% with minimum EGP 500
Banking Fees	EGP 200
Penalty Past due Installments	3% in addition to the applied loan interest rate (minimum of EGP 150)
Early settlement fees (Partially, Fully)	Ranges from 5% up to 7%
License renewal letter authentication	EGP 100
Clearance Letter Issuance	EGP 150
*** Debiting Stamp Fees on Quarterly basis equivalent to 0.5/1000 on the highest debit balance	
Securities	
Transactions Custody Fees (Buy/Sell)	1/1000 of the total invoice
Coupons Collection Fees	6/1000 from coupons value
Annual Custody Fees	1/1000 from the portfolio Market Value (annually collected according to "Misr for Central Clearing" invoices)
Transfer of Custody	EGP 100 for every type of securities
Issuing a Statement of account/ transaction/ Freezing Securities	EGP 5
Request for Issuing a Unified Code	EGP 10
Adding Unified Codes	EGP 20
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 nominal value of the coupon
Custodian Commission of EURO BOND	1/1000 of the nominal value of bonds
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 10