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	
Minimum balance Commission	EGP 300 for every current account below EGP 750,000 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 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 of the used amount
Issuance of a certificate for a current year/past year	EGP 120
Issuance of miscellaneous certificates	EGP 100
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 100
Hold Mail fees in branch (customer's branch or another one)	Free

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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 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) 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 15 and a maximum of USD 150
Local currency cheques issuance fees	2/1000 with a minimum of EGP 100 and a maximum of EGP 500
*** 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 a 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 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.
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 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

Cards	
Platinum Visa Electron	
Cards issuance, re-issuance & 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 3%
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	150 EGP monthly
Over limit Fees	EGP 150 monthly
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% Installments from 3 months up to 60 months
Easy Education plan	2.24% Installments from 3 months up to 9 months
Early settlement fee (Easy cash/EEP/EPP)	5%
Monthly Credit Card paper statement fees	EGP 10
VISA Travel Mate	
Primary Cards Issuance / Renewal fees	EGP 5000
Supplementary cards Issuance / Renewal fees	EGP 2500
Re-Issuance fees for Primary/ Supplementary cards	EGP 2500
No FX fees for all transactions processed with these currencies	(USD, EUR, GBP, AED, SAR, CAD)
VISA La Liga Credit Card	
Primary Cards Issuance/Annual Fees	1000 EGP
Supplementary Cards Issuance/Annual Fees	1000 EGP
Replacement/Re-issuance Fees	500 EGP
Master Card World Elite	
Primary Cards Annual / Renewal fees	Free for first year & 10,000 EGP for renewal
Supplementary cards Issuance / renewal fees (first year	Free for first year & 5000 EGP for renewal
Re-Issuance for Primary & Supplementary cards	5000 EGP
Internet Shopping Card	
Issuance / annual fees (Primary / supplementary cards)	150 EGP
Re-Issuance fees (Primary / supplementary cards)	150 EGP
Over limited charges	EGP 150
Late payment fees	EGP 150
Forex Exchange Rate when Transactions with foreign currency	3%
Other fees for cards (Electron, Credit Card)	
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	10 USD for Visa Electron, or Equivalent in EGP, 20 USD for credit cards or equivalent in EGP .

Fees for Instant Payment Network (IPN) Through Service Provider Apps (InstaPay)	
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	Free
Re-Issuing fees	Free
SMS Alerts	
SMS	5 EGP Monthly
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 (Orange)	EGP 25

Band Wearables and Sticker			
	Sticker	Micro tag	Bracelet
Issuance and Re-issuance fees	EGP 100	EGP 100	EGP 100

Personal/ Auto/Used Auto Loans	
Admin fees	Ranges from 1.50% to 3% with a minimum EGP 500
Banking Fees for cash loan	EGP 300
Banking Fees for Auto loan	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 / Remove Lien	EGP 1000
Clearance Letter Issuance	200 EGP
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	

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	• 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 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 nominal 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 deducted monthly
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 10,000,000 0.01% : for greater than $ 10,000,000 of the nominal value of bonds monthly
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