

SIMPLIFIED BANK TARIFF FOR CORPORATE & BUB

Accounts		
Service	Current	Call
Opening Fees	EGP 100	EGP 200
Minimum Opening Balance	EGP 5,000 / USD 1,000 or equivalent in FCY	EGP 250,000 / USD 50,000
Closing of Account	EGP 50 or equivalent in FCY or available balance	
Value Date of Cash Deposit	EGP D+0 / USD D+2 / other FCY D+3	EGP D+0 / USD D+2

Transfers			
Service	%	Min.	Max.
Outgoing Transfer	Free (EGP)		
	0.60%	USD 50	USD 350
Outgoing Transfer (Related to Trade and/or Business Requirements in FCY)	1.25%	EGP 1,000 or equivalent in FCY	No max.
Outgoing Transfer Through Swift (Online Banking)	Free (EGP)		
	0.30%	USD 25	USD 175
Outgoing Payment Through ACH	Free		
Swift Fees (Over the Counter)	Free (EGP)		
	USD 25 or equivalent in FCY		
Amendment or Cancellation of Request	EGP 50		
	USD 10 or equivalent in FCY		
Outgoing Investigation Inquiry	EGP 50		
	USD 10 or equivalent in FCY		
Internal Transfer within Emirates NBD	Free		
Incoming Transfer	Free (EGP)		
	USD 2		
Incoming Transfer to Non-Customer & Credited to Beneficiary Account at Other Banks	0.10%	EGP 50	EGP 300
Incoming Transfer to Non-Customer & Paid Cash on Emirates NBD Counter	Free (EGP)		
	USD 50		

Cheques Cheque Book Issuance		
Number of Leaves	Charges	
10 Leaves	Over the Counter	EGP 100
	Online Banking	EGP 50
25 Leaves	Over the Counter	EGP 200
	Online Banking	EGP 100

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	EGP 10 per cheque		
Rejection from Other Banks Inside Clearing House	EGP 25 per cheque		
Outside Clearing House			
Collection from Other Banks Outside Clearing House (FIN Copy)	0.20%	EGP 20	EGP 350
Rejection from Other Banks Outside Clearing House (FIN Copy)	0.20%	EGP 20	EGP 350
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%	USD 10	USD 100
Rejection from Other Banks Inside AIB Clearing House	0.30%	USD +10 USD 5	USD +100 USD 5
Outside Clearing House			
Collection from Other Banks Outside Clearing House	0.30%	USD 10	USD 150
Rejection from Other Banks Outside Clearing House	0.30%	USD +10 USD 5	USD +150 USD 5
Collection from Other Banks Outside EGYPT	0.30%	USD 10	USD 150
	+ DHL USD 50 (per range of Cheques for the same Customer)		
Rejection from Other Banks Outside EGYPT	USD 5		
Tracer Swift	USD 25 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	EGP 30		
Outside Clearing House			
Cheque Payment from Our Customer for Other Banks (FIN Copy)	0.30%	EGP 20	EGP 350

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

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

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque	Local	0.20%	EGP 50	EGP 300
Issue Demand Draft	Foreign	0.30%	USD 20	USD 100
Certification of Cheque	Local	0.50%	EGP 350	EGP 2,500
	Foreign	0.30%	USD 10	USD 100

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

Bills & Postdated Cheque				
Service	Currency	%	Min.	Max.
Collection of Post-dated Cheque Commission (Custody)	Local	0.30%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Post-dated Cheque Commission	Local	EGP 25		
	Foreign	USD 5		
Collection of Due Bill Commission	Local	0.20%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Due Bill Commission	Local	0.20%	EGP 20	EGP 350
	Foreign	+ EGP 10 Rejection Fees		
	Foreign	Not Applicable		

Corporate Debit MasterCard	
Service	Charges
Issuance Fees	EGP 150
Renewal Fees	EGP 150 p.a.
Replacement Card Fees	EGP 100
Replacement PIN Fees	EGP 20
Cash Withdrawal / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawal on Local ATM's Network (123 ATM's)	Free
Withdrawal on Local ATM's (not 123 Network)	Free

Balance Inquiry on Other Bank ATM's	EGP 2
Captured Card Due to Customer Fault on Emirates NBD ATM's	EGP 100 (same as replacement)
Rejected Cash Dispute on Local ATM's Network (123 ATM's)	EGP 50
Statement Request	As per Tariff
Monthly Statement	As per Tariff

All account charges and fees will be charged to the company's / entity's account.

Corporate Credit Card	
Service	Charges
Issuance Fees	EGP 300
Renewal Fees	EGP 300
Replacement Card Fees	EGP 175
Replacement PIN Fees	EGP 40
Over Credit Limit Fees	EGP 80 (over 10.00% of credit limit)
Interest Rate (POS & ATM)	2.95% (monthly on outstanding balance)
Cash Withdrawals Outside EGYPT	4.00% (min. EGP 30)

Corporate Credit Card will be issued ONLY for Prime Corporate Customers with prior approval of the Bank's management as per Corporate Credit Card policy.

Trade Finance (Letters of Credit)	
Import Letter of Credit	
Service	Charges
Sight LC Issuance	1.25% (min. EGP 1,350 or equivalent in FCY/per quarter)
Deferred LC Issuance	1.25% (min. EGP 1,350 or equivalent in FCY/per quarter)
Acceptance of Documents under Deferred LC	0.50% (min. EGP 1,000 or equivalent in FCY/per quarter)
Issuing of Draft LC	EGP 750 or equivalent in FCY
Amendment Under Draft LC	EGP 200 or equivalent in FCY
Form 4	EGP 300
Admin Fees	EGP 200 or equivalent in FCY
Discrepancy Fees (whether on Beneficiary or Applicant account)	USD 150 flat or equivalent in FCY
Increase	1.25% (min. EGP 1,350 or equivalent in FCY/per quarter) of the increased amount only
Extension During the Period	0.25% (min. EGP 500 or equivalent in FCY)
Amendment other than Increase or Extension	EGP 250 per item or equivalent in FCY
New Period up to 1 year (Sight/Deferred)	0.25% (min. EGP 1,350 or equivalent in FCY/per quarter for a year) then another year rate to be repeated
New Period more than 1 year (Sight/Deferred)	Same as Issuance
Shipping Guarantee Issuance Fees	USD 200 flat or equivalent in FCY/EGP
Endorsement of B/L or AWB	EGP 200
Reimbursement Charges	USD 150 or EUR 150 or equivalent in FCY/EGP
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP
Swift Charges (Full)	EGP 1,000 or equivalent in FCY
Swift Charges (Short)	EGP 500 or equivalent in FCY

Export Letter of Credit	
Service	Charges
Advising	USD 50 or EUR 50 or equivalent in FCY/EGP
Confirmation	As Per Country Risk
Extension (Confirmed LC)	As Per Country Risk
Increase	Same Rate of Advising or Confirmation
Amend Other Than Increase or Extension	USD 30 or EUR 25 or equivalent in FCY/EGP
Transfer of Transferable LC	0.20% min. USD 50
Payment / Negotiation	0.30% of documents value (min. USD 75 or EUR 75 or equivalent in FCY/EGP)
Assignment of Proceeds Commission	0.25% of Assigned Amount min. USD 100 or equivalent in FCY/EGP
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP
Postage Within Emirates NBD Branches	USD 5 or EUR 5 or equivalent in FCY/EGP
Admin Fees	USD 35 or EUR 35 or equivalent in FCY/EGP
Swift Charges (Full)	EGP 1,000 or equivalent in FCY
Swift Charges (Short)	USD 35 or EUR 35 or equivalent in FCY/EGP
Export Certificate	EGP 250 or equivalent in FCY

Standby Letter of Credit	
Service	Charges
Issuance Commission	1.25% (min. EGP 1,350 or equivalent in FCY / per quarter) remaining is the same commission and charges for normal LC

Documentary Collection	
Import Documentary Collection (IDCs)	
Service	Charges
Sight Payment IDCs / Advance Payment IDCs Handling Commission	1.25% (min. EGP 2,000 or equivalent in FCY)
Deferred Payment IDCs (Corporate)	1.25% (min. EGP 2,000 or equivalent in FCY)
Deferred Payment IDCs (BUB)	1.25% (min. EGP 3,000 or equivalent in FCY)
Avalization	0.50% (min. EGP 1,000 or equivalent in FCY/per quarter) + IDCs Handling Commission
Form 4	EGP 300
Admin Fees	EGP 200
Amendment to Collection Instruction or Extension	EGP 100 or equivalent in FCY
Endorsement of B/L or AWB	EGP 200
Swift Charges	EGP 500
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP

Documentary Collection	
Export Documentary Collection	
Service	Charges
Payment Commission	0.3% (min. USD 75 or EUR 75 or equivalent in FCY/EGP)
Admin Fees	USD 35 or EUR 35 or equivalent in FCY/EGP (once per collection)
Postage Outside Egypt	USD 75 or EUR 75 or equivalent in FCY/EGP
Postage Inside Egypt	USD 25 or EUR 25 or equivalent in FCY/EGP
Swift Charges (Short)	USD 35 or EUR 35 or equivalent in FCY/EGP
Export Certificate	EGP 250 or equivalent in FCY

Letters of Guarantees	
Local Guarantee	
Service	Charges
Bid Bond Issuance	0.30% (min. EGP 150 or equivalent in FCY / per quarter) half commission for fully secured cash margin with same min.
Performance / Advance Payment Bond Issuance	0.60% (min. EGP 200 or equivalent in FCY / per quarter) half commission for fully secured cash margin with same min.
Increase	Same as issuance
Extension	Same as issuance
Amendment	EGP 200 or equivalent in FCY
Advising Commission	EGP 100 or equivalent in FCY
Admin Fees	EGP 100 or equivalent in FCY
Swift (Local)	EGP 100 or equivalent in FCY

Cross Border Guarantee	
Service	Charges
Bid Bond Issuance	0.30% (min. USD 60 or equivalent in FCY / per quarter) Half commission for fully secured cash margin with same min.
Performance/Advance Payment Bond Issuance	0.60% (min. USD 85 or equivalent in FCY / per quarter) Half commission for fully secured cash margin with same min.
Increase	Same as issuance
Extension	Same as issuance
Amendment	EGP 200 or equivalent in FCY
Admin Fees	EGP 100 or equivalent in FCY
Swift (Full)	USD 75 or EUR 75
Swift (Short)	USD 50 or EUR 50

International Guarantee	
Service	Charges
Increase	Same as issuance
Extension	Same as issuance
Amendment on Correspondent Account	USD 150 or EUR 150 or equivalent in FCY
Advising Commission	USD 250 or EUR 250
Swift	USD 50 or EUR 50
Admin Fees	USD 50 or EUR 50 (upon issuance ONLY)
Postage by DHL	USD 75 or EUR 75
Courier Inside Egypt	USD 25 or EUR 25
Courier Outside Egypt	USD 75 or EUR 75

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

Other Services		
Service	Currency	Charges
Periodic Bank Statement	Local	EGP 150
	Foreign	USD 10 or equivalent in FCY
Bank Statement (Online Banking)	Local & Foreign	Free
Duplicate Copy of Bank Statement	Local	EGP 5 per page (max. EGP 300) + EGP 50 for stamp per request not paper (if required)
	Foreign	EGP 300 Monthly
Hold Mail	Local	EGP 300 Monthly
	Foreign	USD 20
Balance Certificate Issuance	Local	EGP 150
	Foreign	EGP 60 + Actual Charge
Balance Certificate (Previous Years)	Local	EGP 60 + Actual Charge
	Foreign	USD 20 + Actual Charge
Traffic Letter (Issuance)	Local	EGP 150
Traffic Letter (Renewal / Release)	Local	EGP 200
Signature Authentication	Local	EGP 50 per signature
	Foreign	USD 3 or equivalent in FCY per signature
Internal Power of Attorney (POA)	Local	EGP 50
	Foreign	USD 5
I-Score	Local	Not Applicable
Daily Statement through MT940	Foreign	USD 50
Weekly Statement through MT940	Foreign	USD 10
Memo Pad	Local	EGP 10 per item + Normal fees for the service provided
Reference Letter	Local	Not Applicable
Pledge Registration Fees	Local	EGP 25
ECR Commission	Local	EGP 1,000
Collection of In House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In House Cheque (Over the Counter)	Local	EGP 50
	Foreign	USD 10 or equivalent in FCY

Securities and Bookkeeping Bookkeeping Commissions (EGP)			
Service	Commission		
		Minimum	Maximum
Annual Holding Expenses for Securities (for each security other than the commission of MCSD)	One per ten thousand	EGP 25	
Delivery Transfer (Transferring the Account to another Bookkeeper for Each Security)	One per thousand	EGP 100	
Securities Buying or Selling Commission	One per thousand	EGP 10	
Securities Deposit (for Each Security)	One per ten thousand	EGP 10	
Physical Securities Deposit (in the Bank's Safe)	Half per thousand	EGP 50	
Coupons Collection (from the Coupon Value)	One per ten thousand	EGP 10	
Issuing a Statement of Account		EGP 5	
Mortgage of Security	One per ten thousand	EGP 10	
Mortgage of Security Cancellation	One per ten thousand	EGP 10	
Letters to Attend the General Assemblies of the Issuing Companies		EGP 5	
Account Opening Fees for Securities		EGP 15	
Risk Fund Fee (for Total Security Value) Annually From the actual Balance By End of December each Year	Eleven per one hundred thousand		EGP 100 per customer
Receiving Transfer from Another Bookkeeper		Free	
Shares Splitting		Free	
Free Shares		Free	
Governmental Bonds Coupon Collection Fee (from Coupon Value)	Three per thousand	EGP 20	EGP 600

Custody of Foreign Securities			
Service	Type	Charges	Description
GDR	Local	USD 10	Other than the stock market commission/local depository bank / international depository bank
	Foreign		
Holding Fees	Foreign	0.05% Monthly (min. USD 5)	Based on the market value of the securities portfolio at the end of month
Buying/Selling Securities	Foreign	0.80% per transaction (min. USD 50)	
Collection of Coupons	Foreign	0.50% (min. USD 5 & max. USD 500)	From coupon value
Standard Account Statement	Foreign	Free	Semi annually
Account Statement Request	Foreign	USD 1 per statement	

Government Bills Commissions (EGP)			
Service	Type	Charges	Description
Treasury Bills Purchase	Local	EGP 100 per transaction	
Treasury Bills Custody Fees	Local	4.00% per million / Annually	Collected at the end of June each year
Interest Income Tax on TBs	Local	20.00% p.a.	As per income tax law number 91 for 2005

General Rules
<ul style="list-style-type: none"> 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. Debit fees will be in the same currency as the transaction. Stamp Duty is to be collected according to applicable laws.