

# SIMPLIFIED BANK TARIFF FOR INDIVIDUALS

Accounts			
Service	Current	Tiered Saving	Tiered Current
Opening Fees for New Customers	50 EGP / 3 USD	50 EGP / 5 USD	50 EGP / 4 USD
Opening Fees for Existing Customers	100 EGP / 6 USD or equivalent in FCY per account	100 EGP / 6 USD or equivalent in FCY per account	100 EGP / 6 USD or equivalent in FCY per account
Minimum Opening Balance	5,000 EGP 1,000 USD or equivalent in FCY	5,000 EGP / 500 USD 500 GBP / 500 EUR	10,000 EGP or equivalent in FCY
Maintenance Fees	25 EGP per quarter	25 EGP per quarter	25 EGP per quarter
Closing of Account Fees	Free		
Minimum Balance to Earn Interest	-	5,000 EGP / 500 USD 500 GBP / 500 EUR	10,000 EGP or equivalent in FCY
Value Date of Cash Deposit	EGP D+0 / USD D+2 / Other FCY D+3		
Cash Deposit for Immediate Credit in FCY	0.10% without a maximum		

Transfers			
Service	%	Min.	Max.
Outgoing Transfers	Free (EGP)		
	0.30%	20 USD	100 USD
Outgoing Transfer Through Swift (Online Banking)	Free (EGP)		
	0.15%	10 USD	50 USD
Swift Fees (Over the Counter)	Free (EGP)		
	25 USD or equivalent in FCY		
Swift Fees (Online Banking)	Free (EGP)		
	25 USD or equivalent in FCY		
Outgoing Payment Through ACH	Free		
Outgoing Investigation Inquiry	50 EGP		
	10 USD or equivalent in FCY		
Amendment or Cancellation of Request	25 EGP		
	10 USD or equivalent in FCY		
Internal Transfer Within Emirates NBD	Free (EGP) / 6 USD per transaction		
Incoming Transfer	Free		
Incoming Transfer to Non Customer & Credited to Beneficiary Account at Other Banks	0.10%	50 EGP	300 EGP
	0.30%	30 EGP	300 EGP
Incoming Transfer to Non Customer & Paid Cash on Emirates NBD Counter	0.30%	15 USD	100 USD
	0.20%	1 EGP / Customer	2 EGP / Customer

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

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

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

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

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

Bills & Postdated Cheque				
Service	Currency	%	Min.	Max.
Collection of Postdated Cheque Commission (Custody)	Local	0.30%	20 EGP	350 EGP
	Foreign	0.30%	20 USD	150 USD
Rejection of Postdated Cheque Commission	Local	25 EGP		
	Foreign	5 USD		
Collection of Due Bill Commission	Local	0.20%	20 EGP	350 EGP
	+ Correspondent Commission			
Rejection of Due Bill Commission	Local	0.20%	20 EGP	350 EGP
	+ 10 EGP Rejection Fees			
Collection of Postdated Bill Commission	Local	0.30%	20 EGP	350 EGP
	Not Applicable			
Rejection of Postdated Bill Commission	Local	50 EGP		
	Not Applicable			
Collection of Postdated In House Postdated Cheque	Local	0.30%	20 EGP	350 EGP
	Foreign	0.30%	20 USD	150 USD
Rejection of Postdated In House Postdated Cheque	Local	25 EGP		
	Foreign	15 USD		
Postponement Fees	Local	10 EGP		
Withdrawal of Bill/Cheque	Local	20 EGP		
Protesto Charges (for Bills Only)	Local	50 EGP		

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque	Local	0.20%	50 EGP	300 EGP
Issue Demand Draft	Foreign	0.30%	20 USD	100 USD
Certification of Cheque	Local	0.50%	350 EGP	2,500 EGP
	Foreign	0.30%	10 USD	100 USD
Collection of Due Bill Commission	Local	0.10%	50 EGP	200 EGP

Debit Card			
Service	Standard	Titanium	Platinum
Issuance Fees	50 EGP	125 EGP	200 EGP
Renewal Fees (p.a.)	50 EGP	100 EGP	150 EGP
Supplementary Issuing & Renewal	50 EGP	100 EGP	150 EGP
Replacement Card Fees (Over the Counter)	50 EGP	100 EGP	150 EGP
Replacement & Blockage Card Fees (Online Banking)	Free	Free	Free
Replacement PIN Fees (Over the Counter)	10 EGP		
Replacement PIN Fees (Online Banking)	Free		
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Free		
Cash Withdrawals on Local ATM's Network (123 ATM's)	Free		
Balance Inquiry on Other Banks ATM's	2 EGP		
Cash Withdrawals Outside EGYPT	4.00% (min. 30 EGP)		
Captured Card Due to Customer Fault on Emirates NBD ATM's	30 EGP		
Rejected Cash Dispute on Local ATM's Network (123 ATM's)	50 EGP		
Rejected Cash Dispute or Charge Back on International ATM's Network	200 EGP		
Mark-Up Fees (POS & Cash)	3.00%		
Statement Request from Branches or Call Center	5 EGP (max. 300 EGP) + 50 EGP for Stamp per request not paper (if required)		
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATM's)	50 EGP (for amounts above 50 EGP & below 15,000 EGP)		
Quarterly Statement	As per Tariff		
Winning Dispute	Average between 2.5 EGP to 7.50 EGP (as per dispute)		
Reward Point Transfer from Debit Card to Credit Card (through Online Banking)	Free		
Points Redemption (through Online Banking)	Free		

- Pricing, fees & charges will be reviewed on an annual basis.
- In case of captured card in other banks' ATMs, card is destroyed.

Youth	
Service	Charges
Issuance Fees	120 EGP
Renewal Fees (p.a.)	120 EGP
Supplementary Issuing & Renewal	N/A
Replacement Card Fees (Over the Counter)	50 EGP
Replacement & Blockage Card Fees (Online Banking)	Free
Replacement PIN Fees	10 EGP
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawals on Local ATM's Network (123 ATM's)	Free
Balance Inquiry on Other Banks ATM's	2 EGP
Cash Withdrawals Outside EGYPT	4.00% (min. 30 EGP)
Captured Card Due to Customer Fault on Emirates NBD ATM's	30 EGP
Rejected Cash Dispute on Local ATM's Network (on 123 ATM's)	50 EGP
Rejected Cash Dispute or Charge Back on International ATM's Network	200 EGP
Mark-Up Fees (POS & Cash)	3.00%
Statement Request from Branches or Call Center	5 EGP
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATM's) With Amount Above 50 EGP & Below 6,000 EGP	N/A
Quarterly Statement	Free

- Pricing, fees & charges will be reviewed on an annual basis.
- In case of captured card in other banks' ATMs, card is destroyed.

Credit Card Standard & Titanium		
Service	Standard (Master Card)	Titanium (Master Card)
Issuance Fees	150 EGP	250 EGP
The Standard / Titanium Secured Credit Cards will be charged with 50% of Issuance Fees (i.e.) there is no free Secured Credit Cards		
Renewal Fees (p.a.)	150 EGP	250 EGP
I-Score Fees	25 EGP (to be debited every three years with the renewal of the plastic card)	
Supplementary Card Fees	First 2 cards free / 3rd & 4th cards 100 EGP each (max. 4 cards)	First 2 cards free / 3rd & 4th cards 150 EGP each (max. 4 cards)
Replacement Card Fees (Over the Counter)	100 EGP	125 EGP
Replacement Card Fees (Online Banking)	Free	Free
Replacement PIN Fees (Over the Counter)	20 EGP	
Replacement PIN Fees (Online Banking)	Free	
Interest Rate (POS & ATM)	2.85% (monthly on outstanding balance)	
Privilege Scheme (Insurance Bundle Cost)	5 EGP (monthly on all active cards)	13 EGP (monthly on all active cards)
Cash Advance limit	100% of credit limit	100% of credit limit
Cash Advance Fees	Free	
Late Payment Fees	60 EGP	
Minimum Payment	5.00% (min. 50 EGP)	
Mark-Up Fees (POS & Cash)	3.00%	
Over Credit Limit Fees	60 EGP (over 10.00% of credit limit)	
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP	
Cash Withdrawals Outside EGYPT	4.00% (min. 30 EGP)	
Credit Card Activation Fees (IVR)	Free	
Captured Card Return	20 EGP (in case of special address)	
Reward Point Transfer from Credit Card to Debit Card (through Online Banking)	Free	
Points Redemption (through Online Banking)	Free	
Balance Transfer from Account to Credit Card (Online Banking)	Free	
Balance Transfer from Credit Card to Account (Online Banking)	3.00% (min. 20 EGP)	

Platinum	
Service	Charges
Issuance Fees	450 EGP
The Secured Platinum Credit Cards are to be sold against full Issuance Fees (i.e.) there is no free Secured Credit Cards.	
Renewal Fees	450 EGP
I-Score Fees	25 EGP (to be debited every three years with the renewal of the plastic card)
Supplementary Card Issuance Fees	First 2 cards free / 3rd & 4th cards 275 EGP each (max. 4 cards)
Supplementary Card Renewal Fees	First 2 cards free / 3rd & 4th cards 250 EGP each (max. 4 cards)
Replacement Card Fees (Over the Counter)	125 EGP
Replacement Card Fees (Online Banking)	Free
Replacement PIN Fees (Over the Counter)	20 EGP
Replacement PIN Fees (Online Banking)	Free
Interest Rate (POS & ATM)	2.75% (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	25 EGP (monthly on all active cards)
Cash Advance limit	100% of credit limit
Cash Advance Fees	Free
Late Payment Fees	60 EGP
Minimum Payment	5.00% (min. 50 EGP)
Mark-Up Fees (POS & Cash)	3.00%
Over Credit Limit Fees	60 EGP over 10.00% of credit limit
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP
Cash Withdrawals Outside EGYPT	4.00% (min. 30 EGP)

Credit Card Easy Payment Program (EPP) for Credit MasterCard Holders Only	
Service	Rate
Interest Rate	1.50% Monthly (interest bearing) 0.00% Based on merchant list 1.80% Monthly (cash advance)
Joining Fees	Free
Early Settlement	Interest of One month is to be charged as early settlement fees 5.00% from the outstanding balance to be applied post way for migration
Late Payment Fees	Free (only charged with normal credit card late payment fees)

Credit Card Credit Card - Non-Bank Customers	
Service	Rate
Same Credit Card fees and charges will be applied	

Prepaid Cards Standard	
Service	Charges
Issuance Fees	Free
Renewal Fees (p.a.)	100 EGP
Replacement Fees	40 EGP
Supplementary Card (Issuance / Renewal)	Not Available
Cash Withdrawal Fees / Balance Inquiry On Emirates NBD ATM's	Free
Withdrawals on Local ATM's Network (123 ATM's)	Free
Balance Inquiry on Other Banks ATM's	2 EGP

World Card - Credit & Debit Card	
Service	Charges
Issuance Fees	2,500 EGP
Renewal Fees	2,500 EGP
I-Score Fees	25 EGP (to be debited every three years with the renewal of the plastic card)
Supplementary Card Fees (Issuance & Renewal)	Free
Replacement Card Fees (Primary & Supplementary)	500 EGP
Replacement PIN Fees	20 EGP
Interest Rate (POS & ATM)	2.65% p.a. (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	25 EGP (monthly on all active cards)
Cash Advance Limit	100% of credit limit
Cash Advance Fees Inside EGYPT	Credit: Free Debit: Free
Rejected Cash Disputes or Charge Back on International ATM's Network	200 EGP
Cash Withdrawals Outside EGYPT	4.00% (min. 30 EGP)

Digital Channels Online Banking (BankNet)	
Service	Charges
Subscription Fees	Free

Mobile Banking	
Service	Charges
Subscription Fees	Free

Me Mobile (SMS)	
Service	Charges
Subscription Fees	Free

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

Loans	
Service	Rate
Fully Secured Loan	
Administrative Fees	1.50%
Early Settlement Fees	3.00% of the outstanding principle amount
Late Payment Fees	4.00% of the monthly contracted interest rate plus 50 EGP per installment
Unsecured Personal/Auto Loan	
Administrative Fees	2.00% (min. 500 EGP)
Early Settlement Fees	5.00% for transactions over the counter (irrespective of the settlement date) 7.00% for transfer transactions (irrespective of the settlement date)
Late Payment Fees	4.00% of the monthly contracted interest rate plus 50 EGP per installment

Other Services		
Service	Currency	Charges
TDs / CDs Issuance Fees	Local & Foreign	100 EGP / 6 USD
Cash Withdrawal (over the counter)	Local	100 EGP (below 5,000)
Cash / Credit Card Deposit (over the counter) In case CDM is available at the Branch	Local	100 EGP (below 5,000)
Periodic Bank Statement	Local	30 EGP
	Foreign	10 USD
Bank Statement (Online Banking)	Local & Foreign	Free
Duplicate Copy of Bank Statement	Local	10 EGP per page (max. 500 EGP) + 100 EGP for Stamp per request not paper (if required)
	Foreign	300 EGP Quarterly
Hold Mail	Local	300 EGP Quarterly
	Foreign	20 USD
Balance Certificate Issuance	Local	75 EGP
Balance Certificate (Previous Years)	Local	20 EGP + Actual Charge
	Foreign	12 USD + Actual Charge
Traffic Letter (Issuance)	Local	150 EGP
Traffic Letter (Renewal / Release)	Local	225 EGP
Signature Authentication	Local	20 EGP per signature
	Foreign	2 USD per signature
Internal Power of Attorney (POA)	Local	50 EGP
	Foreign	5 USD
I-Score	Local	39 EGP
Daily Statement through MT 940	Foreign	50 USD
Weekly Statement through MT 940	Foreign	10 USD
Inheritance Distribution	Local	0.30% (min. 25 EGP & max. 500 EGP)
	Foreign	0.30% (min. 5 EGP & max. 100 EGP)
Memo Pad	Local	10 EGP per item + Normal fees for the service provided
Reference Letter	Local	20 EGP
Pension Transfer Letter	Local	20 EGP
Salary Transfer Letter	Local	20 EGP
Pledge Registration Fees	Local	25 EGP
ECR Commission	Local	Not Applicable
Collection of In House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In House Cheque (Over the Counter)	Local	50 EGP
	Foreign	10 USD or equivalent in FCY

General Rules
<ul style="list-style-type: none"> <li>Emirates NBD bank has the right to change its fees and interests at any time.</li> <li>The bank tariff is applied to all new/old customers unless stated otherwise.</li> <li>Additional fees/commissions may be applied in case of the CBE's/correspondent's request.</li> <li>Different fees and interests may apply to Priority customers' accounts.</li> <li>Debit fees will be in the same currency as the transaction.</li> <li>Stamp Duty is to be collected according to applicable laws.</li> </ul>