

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 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 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 the past year | Free |
| 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 |

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| *** No commission on Standing Instructions related to internal Transfers between sub-accounts under the same account number. | |
| Signature Verification | EGP 50 |
| 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 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 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 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 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 | 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 | Up to 5% |
| 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 | 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 |
| No FX fees for all transactions processed with these currencies | (USD, EUR, GBP, AED, SAR, CAD) |
| 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 |

| Internet Shopping Card | | | |
|---|--|-----------|----------|
| Issuance / annual fees (Primary/supplementary cards) | Free | | |
| Re-Issuance fees (Primary/supplementary cards) | Free | | |
| Over limited charges | EGP 50 | | |
| Late payment fees | EGP 50 | | |
| Forex Exchange Rate when Transactions with foreign currency | Up to 5% | | |
| (Credit Card ,Other fees for cards (Electron | | | |
| 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) | | |
| 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 | EGP100 | EGP100 |
| Personal/ Auto/Used Auto Loans | | | |
| Admin fees | Ranges from 1.50% to 3% with a 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 150 | | |
| 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 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 | <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 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 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 with a minimum of 15 EGP |
| 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 a 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 |

