

## Accounts Services price list

Accounts	
Minimum Opening Balance	EGP 10000 or its equivalent
Current account opening fees	EGP 100 in addition to applied stamps, payroll customers are exempted from account opening fees.
Saving account opening fees without having other opened accounts	EGP 100 in addition to applied stamps
Account annual fees	EGP 20 Monthly for resident clients on each suffix
	EGP 50 Monthly for non-resident clients.
	EGP 100 Monthly for foreigner client's non-resident clients.
Statement of Account fees	EGP 100 for every sub account for each periodic statement of account
Cash withdrawal from current account in EGP using counter cheque	USD 2 if the amount is less than EGP 30,000 or its equivalent as of ATM Daily Cash Limit
Cash withdrawal from saving account in EGP using counter cheque	USD 2 if the amount is less than EGP 30,000 or its equivalent as of ATM Daily Cash Limit
Cash withdrawal from current account in USD using counter cheque	USD 2 if the amount is less than the equivalent to EGP 30,000 or its equivalent as of ATM Daily Cash Limit
Cash withdrawal from saving account in USD using counter cheque	USD 2 if the amount is less than the equivalent to EGP 30,000 or its equivalent as of ATM Daily Cash Limit
Cash withdrawal fees from digital accounts	Equivalent to USD 3
<b>*** Cash Withdrawals in other foreign currencies using counter cheque are free except USD.</b>	
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 the highest debit interest on the monthly statement
Account Closing Fees	EGP 50
Account opening Fees at AB External Branches.	EGP 200
<b>*** All deposits will to be next working day for all currencies</b> 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	EGP 100
Re-print a statement of account for the past year	EGP 150
Payment order	EGP 100 regardless the withdrawal amount
Issuance of a certificate for a current year/past year	EGP 120

Issuance of miscellaneous certificates	100 EGP
Request for documents	EGP 25 for every single document
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
<b>*** No commission on Standing Instructions related to internal Transfers between sub-accounts under the same account number</b>	
Signature Verification	EGP 50 EGP
Hold Mail fees in branch	EGP 250 monthly
<b>Power of Attorney</b>	
Power of attorney issuance	EGP 125 other than the applied stamps
Power of attorney annual renewal	EGP 100
Power of attorney cancellation	EGP 100
<b>Safe Deposit Box</b>	
Small size	EGP 1500/ annually
Small medium size	EGP 2500 / annually
Medium size	EGP 4000/ annually
Large size	EGP 5000/ annually
<b>*** According to Law, 14% VAT tax is deducted annually on all sizes</b>	
<b>Client Mail Issuance</b>	
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
<b>Cheques and Remittance</b>	
<b>Client Cheques</b>	
Cheque book issuance fee (25 cheques)	EGP 250 Reduced by 50% in case requested through Arabi Online Service
Cheque book issuance fee (50 cheques)	EGP 500 Reduced by 50% in 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
<b>Draft / Certified Cheques</b>	
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
<b>*** Cheques issued to Governmental entities, Taxes, Tariffs: EGP 50</b>	
Draft / Certified Cheques cancellation	EGP 25

Cancellation of foreign Draft Cheques	on Local Bank USD 5
	on foreign bank USD 20
<b>Collection of Cheques</b>	
Cheques for collection in local currency (Clearing House)	EGP 25
Cheques for collection in foreign currency Dollar & Euro (Clearing House)	10 Dollar 10 Euro
Cheques drawn on Local Banks (Sight /Post dated)	3/1000 with a minimum EGP 25 and maximum EGP 550
Cheques in foreign currency except Euro	3/1000 with a minimum of USD 10 and a maximum USD 175 + \$ 5 Admin Fees ( In addition to any other collection fees by correspondent)
Cheques in Euro	3/1000 with a minimum of EUR 8.5 and a maximum EUR 150 + EURO 5 Admin Fees ( In addition to any other collection fees by correspondent)
Withdraw - postpone cheque/ bill collection	EGP 25
Returned Cheques	EGP 30
Cheques collection for premium plus program	50% discount on collection fees
<b>Collection of Bills</b>	
Bills	3/1000 with a minimum EGP 20 and a maximum EGP 500 + EGP 15 mailing fees
Protesto fees	EGP 50
<b>Inward Remittance</b>	
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 and EGP 2 in case of Government payments
Pension Remittance	EGP 5
<b>*** 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 )</b>	
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
<b>Outward Remittance</b>	
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 by correspondent)
<b>*** 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 )</b>	
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
External Swift fees	USD 40
Local Swift fees	EGP 50
<b>*** Above Commissions and expenses are reduced by 50% in case they are requested through Arabi Online Service</b>	

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
Outward Remittance via ACH	2/1000 with a minimum of EGP 10 and a maximum of EGP 300 + EGP 5 admin fees
<b>EG-ACH Fees – Direct debit</b>	
Fees per transaction	EGP 10
<b>Cards</b>	
<b>Visa Electron</b>	
<b>Cards ( Primary / Supplementary )</b>	
Issuance \ Annual \ Re-issuance	EGP 100 and no Annual fees for supplementary Card
Pin Code Re- issuance Fees	EGP 100
Card usage on Arab Bank ATMs	Free
Card usage on Visa local network ATMs	EGP 5 for Cash withdrawal
	EGP 3 for inquiries
Overseas cash withdrawal commission	6% from withdrawal amount + USD 2.75
FX exchange rate for cash/purchase	Up to 10%
ATM access fees for international cards	EGP 100
ATM access fees “ Arabi net “ for Arab bank international cards except Egypt	EGP 20
<b>Blue, Gold , Black and Platinum Visa Credit Cards</b>	
<b>Primary Cards Issuance / Annual Fees for Primary Cards</b>	
Gold	EGP 200 in addition to Joining points
Black	EGP 400
Platinum	EGP 600
Signature	EGP 3000
Titanium Master Card	EGP 400
<b>Supplementary card Issuance / Annual fees (free for first card only)</b>	
Gold	EGP 100
Black	EGP 200
Platinum	EGP 300
Signature	EGP 1500
Titanium Master Card	EGP 200
<b>Re issuance fees (Primary Cards / Supplementary Cards)</b>	
Blue	EGP 100 ( Existing Cards only )

Gold	EGP 100
Black	EGP 200
Platinum	EGP 300
Signature	EGP 1500
Titanium Master Card	EGP 200
Pins Re issuance Fees	EGP 100
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	150 EGP (All Cards)
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 10%
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
<b>Internet Shopping Card</b>	
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 for International Transactions	Up to 10% from the amount
<b>Other fees for cards (Electron, Credit Card)</b>	
International courier Fees ( cards & pins )	EGP 250 for each
Charge back Request	Visa Electron: USD 10 or its equivalent in EGP Visa Credit Cards: USD 20 or its equivalent in EGP
<b>Electronic Services</b>	
<b>Electronic TOKEN Device</b>	
Issuing fees	EGP 100
Re-Issuing fees	EGP 100
<b>SMS Alerts</b>	
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 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
SHABAB program	Free*	Free*	Free*
Jeel Al Arabi program	Free*	Free*	Free*
<ul style="list-style-type: none"> <li>- for SHABAB program red color bracelet only , regular issuance fees applied for any other color</li> <li>- Regular issuance fees applied for any reissuance for SHABAB and Jeel Al Arabi programs</li> </ul>			
Personal/ Auto/Used Auto Loans			
Admin fees	Ranges from 1.5% to 3% with minimum EGP 500		
Banking Fees for cash loans	EGP 250		
Banking Fees for Auto loans	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	EGP 300		
Clearance Letter Issuance	EGP 200		
I Score fees	EGP 100		
Delegation authentication date fees	EGP 60		
Mortgage loan			
Application fees	EGP 350		
Admin fees	1.5% with a max of EGP 100,000		
<b>*** Debiting Stamp Fees on a quarterly basis equivalent to 0.5/1000 on the highest debit balance</b>			
Securities			
Transactions Custody Fees (Buy/Sell)	0.5/1000 of the total invoice		
Coupons Collection Fees	6/1000 from coupons value with a minimum of 15 EGP		
Annual Custody Fees	<ul style="list-style-type: none"> <li>• 0.0010 up to EGP 100,000</li> <li>• 0.00050 from to EGP 100,000 up EGP 1,000,000</li> <li>• 0.00025 from to EGP 1000,000 up EGP 10,000,000</li> <li>• 0.00015 from 10,000,000</li> </ul> (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	0.06% 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 in case of the customer's request and free in case of the bank's request
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 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
Youmaty Account - Initial Subscription Fees	EGP 150
Youmaty Account - Monthly Fees	EGP 10