



Schedule of Charges

Retail, SME's and Micro Segment Products & Services Schedule of Charges

PERSONAL ACCOUNTS

Alex Go Current Account	
Minimum account opening balance	EGP 2,500 or equivalent in FCY (for all segments)
Account opening fee	EGP 200 USD/EUR/GBP 5 Other FCYs: Equivalent to EGP 100
Account operating fee	EGP 150 (Quarterly) USD/EUR/GBP 3 (Quarterly) Other FCYs: Equivalent to EGP 150 (Quarterly)

Alex Plus Current Account	
Minimum account opening balance	EGP 2,500 or equivalent in USD
Account opening fee	EGP 200 USD 5
Account operating fee	EGP 150 (Quarterly) USD 3 (Quarterly)

Ultra Saving Account	
Minimum account opening balance	EGP 2,500
Account opening fee	EGP 350
Account operating fee	EGP 100 (Monthly)

Saving Account	
Minimum account opening balance	EGP 2,500 or equivalent in FCY (for all segments)
Account opening fee	EGP 200 USD/EUR/GBP 5
Account operating fee	EGP 150 (Quarterly) USD/ EUR/ GBP 3 (Quarterly)

Tawfeer Plus Account	
Minimum account opening balance	EGP 2,500 or equivalent in FCY (for all segments)
Account opening fee	EGP 300 USD/EUR/GBP 5
Account operating fee	EGP 150 (Quarterly) USD/EUR/GBP 2 (Monthly)

Premium Current Account	
Minimum account opening balance	EGP 2,500 or equivalent in USD
Account opening fee	EGP 200 USD 6
Account operating fee	EGP 150 (Quarterly) USD 3 (Quarterly)

Alex Daily Account	
Minimum account opening balance	EGP 2,500 or equivalent in USD
Account opening fee	Free for EGP USD 4
Account operating fee	EGP 100 (Monthly) USD 3 (Monthly)

Youth Saving Account	
Minimum account opening balance	EGP 50 or equivalent in USD
Account opening fee	Free for EGP USD 3
Account operating fee	EGP 10 (Monthly) USD 1 (Monthly)

Small Depositors Saving Account	
Minimum account opening balance	EGP 2,500
Account opening fee	EGP 50
Account operating fee	EGP 25 (Quarterly)

Pension Saving Account	
Minimum account opening balance	EGP 3000
Account opening fee	EGP 50
Account operating fee	EGP 5 (Monthly)

Banking Bundles	
Core Bundle	EGP 110
Select Bundle	EGP 175
Max Bundle	EGP 225

- Bundles are eligible for Mass & Upper Mass segments only (excluding Youth, Pension & Payroll).
- Bundles are applied on CIT level providing that at least one EGP account is maintained under the respective CIT.
- All NTB customers have the right to choose any of the 3 bundles.

TRANSFERS

Mobile & Internet Banking Outgoing Transfers	
Domestic ACH (Retail individuals)	0.20% with minimum EGP 15 and maximum EGP 300
ACH outgoing transfers local currency	
Domestic IPN Pre-Authorized (Retail individuals)	0.20% with minimum EGP 10 and maximum EGP 75
Instant (IPN) outgoing transfers local currency	
Domestic ACH (Legal entities)	0.25% with minimum EGP 25 and maximum EGP 150
ACH outgoing transfers local currency	
Domestic IPN Pre-Authorized (Legal entities)	0.50% with minimum EGP 100 and maximum EGP 300
Instant (IPN) outgoing transfers local currency	

Instapay Application	
Instant transfers on Instapay application in local currency	0.10% with minimum EGP 0.5 and maximum EGP 20
Inquiry and mini statement	10 free of charge attempts across all source of funds, afterwards EGP 0.5 will be charged per attempt

Outgoing Transfers through branch	
Outgoing transfers with swift in local currency	0.2% with minimum EGP 25 and maximum EGP 350 + EGP 40 swift charges
Outgoing transfers with swift in foreign currency	0.3% with minimum USD 10 and maximum USD 150 + USD 25 swift charges + 30 correspondent charges depending on transfer currency
ACH outgoing transfers local currency	0.2% with minimum EGP 50 and maximum EGP 500
Internal Transfer local or Foreign currency between AB accounts via branch (OTC)	EGP 150 or equivalent in FCY

Incoming Transfers	
Incoming transfer with swift in local currency	EGP 15
ACH incoming transfers	Free
Incoming transfer with swift in foreign currency	USD 4 per transfer and equivalent to USD 4 for other FCY currencies

Other fees related to transfers	
Repair message or inquiry for international or domestic swift messages	EGP 10 (or equivalent in foreign currency)
Retrieving Copy of Credit Advice/Swift Message	EGP 50
Payment Order Cancellation (By Remitter)	EGP 10 (or equivalent in foreign currency)
Refund through swift / ACH	EGP 10 / USD 20 (or equivalent in foreign currency)
ACH direct debit	Free (for each transaction)
MT101 Transfers	0.2% with minimum EGP 10 and maximum EGP 350
Rostmani exchange CO. Inward transfers	Inward FCY transfers: USD 2 Inward LCY transfers: No charges deducted
SWIFT Inward transfer (family express agreement with INTESA SANPAOLO)	EUR 1 for transfers credited directly to customer's account (transfers less than or equal EUR 5000) EUR 2 for transfers delivered cash over the counter (transfers less than or equal EUR 5000) EUR 4 for transfers equivalent to USD 4 (transfers more than EUR 5000)

SAFE DEPOSIT BOXES

Small size	EGP 2400
Medium size	EGP 3600
Large size	EGP 6000
X-Large size	EGP 6000

Changing key fee	EGP 200 (Paid once)
*Two years rental fee is paid in advance and is refundable in case of contract termination	
*Rental fees for the safe deposit boxes are paid annually	

SECURITIES SERVICE TARIFF

Buy / sell securities via our bank	0.002 min EGP5 (Per deal)
Buy / sell securities via brokerage company	0.001 min EGP5 (Per deal)
Deposit securities in MCDR	Retail : 0.001 min EGP10 (Per deal) Private : 0.0005 min EGP10 (Per deal)
Annual custody fees (across all segments)	Portfolio less than EGP 20 million : 0.1% (Annually) Portfolio above EGP 20 million : 0.05% max EGP 8.5 million (Annually)
Portfolio transfer to our bank	Free (Per deal)
Portfolio transfer to another custodian	0.001 min EGP 50 (Per deal)
Coupon collection	Retail : 0.01 min EGP 10 (Per deal) Private : 0.001 min EGP 10 (Per deal)
Pledge securities	0.001 min EGP 25 with max EGP 2000 (Per request)
Releasing pledge securities	0.0005 min EGP 25 with max EGP 2000 (Per request)

Free shares	0.001 min EGP 5 (Per securities)
Certificate of general assembly meeting	EGP 10 (Per securities)
Encoding clients	EGP 25 (Per request)
Updating code	EGP 10 (Per request)

*Private clients who have a portfolio of securities starting from EGP 1 million

INBOUND SPEED REMITTANCES

Payment orders drawn in EGP	
Cash handling fees for cash remittances on Alexbank counter	EGP 100
Remittances for credit to customer account with ALEXBANK	Free of charge

Payment orders drawn in USD	
Cash handling fees for cash remittances on Alexbank counter	USD 1
Up to USD 10,000	USD 2 per payment order
Above USD 10,000	0.05%, (a half per thousand), maximum USD 25 per each payment order
Remittances for credit to customer account with ALEXBANK	USD 2 per payment order

*Alexbank's charges may differ for some arab exchange companies

CHEQUES

Service	
Cheques issuance fee	EGP 15 or equivalent in foreign currencies (Per Cheque)
Cheque rejection certificate	EGP 50 (Upon beneficiary request)
Cheques stop payment fee*	EGP 50
Returned / bounced cheques*	
(Inward clearing cheques inside or outside clearing house)	EGP 30 / USD 5
Postal Fees Per Cheque (applied on local and foreign currencies)	EGP 2 (Per cheque)
Outward Clearing cheques Fees (Local currency)	EGP 25
Collection of outward/local currency cheques out of CBE clearing house**	0.2% with minimum of EGP 20 and maximum of EGP 400 + EGP 50 courier charges
Traveler cheques in foreign currency	USD 1 + 1% with minimum USD 3 or equivalent in other currencies
Cheques drawn on ALEXBANK	Free
Management Fees for clearing cheques under collection (applied on local and foreign currencies)	EGP 3
Clearing Postdated cheque Withdrawal	EGP 5

Collection of FCY cheques drawn on Egyptian Bank out of CBE Clearing house (applied for all foreign currencies)	0.3% with minimum USD 5 and maximum USD 100 +50% discount for Magnifica & Private customers EGP 200 collection fee
Collection of FCY Clearing cheques drawn on Egyptian Bank in CBE clearing house (USD & EUR)	0.3% with minimum USD 5 and maximum USD 100 + USD 1.5 mail charge +50% discount for Magnifica & Private customers
Signature verification stamp on inward cheque	EGP 40
Issuance of Bank Draft in LCY	0.2% with minimum EGP 25 and maximum EGP 1000 + EGP 10 collection fee
Issuance of Bank Draft in FCY	0.3% with minimum USD 10 + equivalent to EGP 10 collection fee
Fees of requesting cheque image upon customer request	EGP 10 / USD 5
Custody of Postdated cheque (Annually)	EGP 2
Outward cheques collection in foreign currency for abroad cheques	0.3% with minimum USD 5 and maximum USD 100 + USD 1.5 mail charge + 4 correspondent charges (if any) + courier charges defined by the service provider upon sending the cheque abroad
Courier charges on abroad checks	USD 20 (Gulf area) USD 30 (Outside Gulf area)

*Or equivalent in foreign currency

**The commissions are collected before performing the service and is non refundable regardless of whether the cheque is collected or not

MICROFINANCE

Finance	
Current account opening fee	Free
I-Score Fee	EGP 300
Administrative fee	For Commercial activities: 3.5% For Livestock & Crops activities: 4.5% with the minimum of EGP 50 (Paid Once)
Early settlement fee	7% of the requested settled amount
Late payment	2% above the applied interest rate on past due amount
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 25 (Upon customer's request)

Ebda' Saving Account	
Minimum account opening balance	No minimum*
Account opening fee	Free
Account operating fee	EGP 10 Monthly

*EGP 250 is required as a minimum deposit in case the customer requests a debit card

Finance (Secured & Unsecured* Programs)	
Administrative fees**	1% on the disbursed amount
Early settlement fee	4% from settled balance
Late payment fee	2% above applied interest rate on the unpaid portion, with minimum of EGP 100
Highest monthly debit balance on the outstanding (Overdraft)	1.75 per Mil
Over limit fee (Overdraft)	2% above applied interest rate on over limit portion, with minimum of EGP 100
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 25 (Upon customer's request)

*Applied only on programs out of CBE Initiatives

**All admin fees with a max of EGP 40k

Current Account	
Minimum account opening balance	EGP 1000
Account opening fee	EGP 200 or equivalent in foreign currencies
Account operating fee	EGP 60 (monthly) or equivalent in foreign currencies

Business Plus Current Account	
Account opening fee	EGP 100 USD 6
Account operating fee	EGP 150 (Monthly) USD 3 (Monthly)
Minimum account opening balance	EGP 1000 or equivalent in USD

OTHER FEES

Over the counter fees for depositing amounts less than 10K	EGP 100 (Per transaction)
Over the counter fee for withdrawing amounts less than or equal to EGP 20,000	EGP 100 (Per transaction)
Issuance of bank delegation / Power of attorney	EGP 200 or equivalent in foreign currencies (upon request)
Power of bank delegation / Keeping of attorney issued from Public Notary Office	EGP 50 USD/EUR/GBP 2 For other FCY : Equivalent to EGP 50
Allocation of heritage	0.3% with minimum EGP 100 + EGP 5 (on each file with amount more than EGP 1000)
Signature verification	EGP 50 USD/EUR/GBP 2 For other FCY : Equivalent to EGP 40
Standing instructions (Inside ALEXBANK)*	EGP 100 per transaction
Standing instructions (Outside ALEXBANK)*	EGP 100 USD/EUR/GBP 3 For other FCY : Equivalent to EGP 100 (Per transaction)
Monthly salary / pension transfer fee through branch	EGP 5 USD/EUR/GBP 1 For other FCY : Equivalent to EGP 5 (Per transfer)
Bank statement (per statement)	EGP 200 EGP 10 for payroll customers (or equivalent in foreign currencies)
Bank statement re-generation - current and previous year	EGP 200 EGP 10 for Micro customers (or equivalent in foreign currencies)

Balance certificate - current year	EGP 200 USD/EUR/GBP 5 For other FCY : Equivalent to EGP 200
Balance certificate - previous year	EGP 200 USD/EUR/GBP 5 For other FCY : Equivalent to EGP 200
Hold mails charges - customer's branch (per periodicity)	EGP 400 or equivalent in foreign currencies per periodicity for sending account statements
Hold mails charges - non customer's branch (per periodicity)	EGP 500 or equivalent in foreign currencies per periodicity for sending account statements
Commission on value date on cash deposits for local currency	0.2% with minimum EGP 50
Commission on value date on cash deposits for foreign currency	0.2% with minimum USD 10
Mail & Fax charges	EGP 50 / USD 20
Retrieve copy of bank documents not available online	EGP 50 USD 3 Other foreign currencies: equivalent to EGP 50
**Account below balance fee	EGP 100 or equivalent in FCY (Monthly)
***Segment below balance fee	EGP 500 (monthly)
Dormancy fees	EGP 15 or equivalent in FCY (Monthly)

*In addition to the applied fee according to the type of instruction

**Account below balance fee is applied on Mass and Premium customers (if the account's average balance falls below EGP 2,500 (or equivalent in FCY))

*** Segment below balance fee is applied on Magnifica and Private customers if the average total relationship for 3 consecutive months fall below EGP 750,000

FINANCE PROGRAMS

Personal Finance (both fixed and variable interest rates)	
Administrative fees for employed and pensioner customers*	3%
Administrative fees for self-employed customers*	3%
Credit life insurance fee	Free
Early settlement fee	12% with minimum of EGP 200
Late payment fee	2% above the applied interest rate on past due amount with minimum EGP 100
I-Score fee	EGP 300
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 200 (Upon customer's request)

All admin fees with a min of EGP 250 & max of EGP 50K

*50% discount for Magnifica & Private customers

Personal Finance against Deposits	
Maintenance Fees	EGP 100 (Quarterly)
Administrative Fee	Mass: 3% Premium: 2.5% Magnifica: 2.5% Private: 2% HNW: 1.5%
Early settlement fee	12% with a minimum of EGP 200
Collection fee in case of force liquidation	12% of the settled amount (Partial subject to collateral sufficiency with a minimum of EGP 200)
Late payment fee	2% above the applied interest rate on past due amount with min. of EGP 100
I-Score fee	EGP 300
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 200 (Upon customer's request)

Auto Loan	
Administrative fees for employed and pensioner customers*	2%
Administrative fees for self-employed customers*	2.5%
Early settlement fee (customer funds or bank draft)	10% with a minimum of EGP 200
Late payment fees	2% above applied interest rate on past due amount with minimum of EGP 100
I-Score fee	EGP 200
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 100 (Upon customer's request)

All admin fees with a min of EGP 250 & max of EGP 50K

*50% discount for Magnifica & Private customers

Fully Secured Overdraft	
Highest debit balance commission*	0.15% monthly
Over limit fee	2% over the applied interest rate on over limit amount

*50% discount for Magnifica & Private customers

ELECTRONIC SERVICES

Fawry Services	
Syndicate subscription fee	
Charity fee	
Online payment fee	
Education fee	
Tickets purchasing fee	As per Fawry's service tariff
Insurance fee	
Telecom & internet fee	
Mobile recharge fee	
Utility fee	

Mobile & Internet Banking	
Mobile & Internet Banking subscription (Individuals)	Free
Internet Banking subscription (Small Business)	Free
Internet Banking Subscription (Medium Enterprises & Large Corporates)	Free
Software Token subscription (Q-key)	Free
Hardware Token subscription / replacement fee	EGP 300
Mobile & Internet Banking Transfer fee (Individuals)	As per Mobile and Internet Banking transfer fee mentioned in the transfers section
Internet Banking Transfer Fee (Small Business, Medium Enterprises and Large Corporates)	As per Mobile and Internet Banking transfer fee mentioned in the transfers section
Fawry services	As per Fawry's service tariff

SMS Alert Packages	
Alex Alerts (Unlimited Classic, Premium and Magnifica)	Classic & Premium: EGP 25 (Monthly) Magnifica: EGP 25
Alex Alerts (Private Customers)	Free

*Customer can not subscribe from the SMS service through the call center

SME'S

Service	
Account opening fee	EGP 200 or equivalent in foreign currencies
Account operating fee	EGP 60 (monthly) or equivalent in foreign currencies

General Fees & Commissions	
Balance certificates & reports (Excluding statement of account)	EGP 100 for each certificate or report
Establishment certificate or capital increase	EGP 500 or equivalent

Bank on the right advice.

Terms and conditions apply
Tax Registration Number: 200-029-665

ALEXBANK
Intesa Sanpaolo Group