

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 500 for Mass customers EGP 1000 for Magnifica & Private customers
Account opening fee	LCI: EGP 100 FCI: USD/EUR/EGP 5 Other FICs Equivalent to EGP 100
Account operating fee	LCI: EGP 60 (Quarterly) FCI: USD/EUR/EGP 3 (Quarterly) Other FICs Equivalent to EGP 60 (Quarterly)

Alex Plus Current Account	
Minimum account opening balance	EGP 1000
Account opening fee	Free
Account operating fee	EGP 75 (Quarterly)

Saving Account*	
Minimum account opening balance	EGP 500 for Mass customers EGP 1000 for Magnifica & Private customers
Account opening fee	LCI: EGP 100 FCI: USD/EUR/EGP 5
Account operating fee	LCI: EGP 60 (Quarterly) FCI: USD/EUR/EGP 3 (Quarterly)

Taxfree Plus Account*	
Minimum account opening balance	EGP 500 for Mass customers EGP 1000 for Magnifica & Private customers
Account opening fee	LCI: EGP 100 FCI: USD/EUR/EGP 5
Account operating fee	LCI: EGP 30 (Monthly) FCI: USD/EUR/EGP 2 (Monthly)

Premium Current Account*	
Minimum account opening balance	EGP 1000
Account opening fee	EGP 100
Account operating fee	EGP 60 (Quarterly)

Alex Daily Account	
Minimum account opening balance	EGP 1000
Account opening fee	Free
Account operating fee	EGP 75 (Quarterly)

Youth Saving Account	
Minimum account opening balance	EGP 50
Account opening fee	Free
Account operating fee	EGP 10 (Monthly)

Small Depositors Saving Account	
Minimum account opening balance	EGP 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)

Accounts and Services Bundle	
New to bank customers	Mass Customers: EGP 150 Premium Customers: EGP 165
Existing customers	Mass Customers: EGP 100 Premium Customers: EGP 115

*Accounts and services bundle fee applies on Mass customers on Alex Go, Saving Account, Taxfree Plus account in local currency and on Premium current account
*Bundle consists of an account, debit card, and Ma/fazty service

TRANSFERS

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 + USD 30 correspondent charges
ACH outgoing transfers local currency	0.2% with minimum EGP 10 and maximum EGP 350

Internet Banking Outgoing Transfers*	
ACH outgoing transfers local currency	0.2% with minimum EGP 5 and maximum EGP 50
Instant (P/N) outgoing transfers local currency	0.5% with minimum EGP 10 and maximum EGP 15

*Internet Banking Outgoing Transfers Fees are only applied on Legal Entities (Small Business, Medium Companies and Large Corporates).

*Retail individual customers are exempted from any transfers fees through Mobile & Internet Banking.

Incoming Transfers	
Incoming transfer with swift in local currency	EGP 15
Incoming transfer with swift paid cash in foreign currency	0.3% with minimum USD 4 and maximum USD 50
ACH incoming transfers	EGP 12
Incoming transfer with swift in foreign currency	USD 4 per transfer and equivalent to USD 4 for other FCI currencies

SAFE DEPOSIT BOXES

Small size	EGP 1000
Medium size	EGP 1500
Large size	EGP 2400
XLarge size	EGP 3000

Changing key fee	EGP 200 (Paid once)
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*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% (Annually) Portfolio above EGP 8.5 million : 0.05% (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

Remittances paid in cash on AlexBank's counter	Free of charge
Remittances for credit to customer account with AlexBank	Free of charge

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

Cheques issuance fee	EGP 10 (Per cheque)
Cheque rejection certificate	EGP 50 (Upon request)
Cheques stop payment fee*	EGP 30
Returned / bounced cheques**	EGP 30
Bills and cheques collection fee in local currency	EGP 2 (Per transfer)
Clearing cheque charges (local currency)	EGP 25

Clearing cheque charges (Foreign currency)	Equivalent to EGP 25
Traveler cheques in foreign currency	USD 1 + 1% with minimum USD 3 or equivalent in other currencies
Cheques drawn on ALEXBANK	Free

*Or equivalent in foreign currency

MICROFINANCE

Finance	
Current account opening fee	Free
IScore Fee	EGP 150
Administrative fee	2% minimum of EGP 35 (Paid once)
Early settlement fee	2% of the outstanding balance with a minimum of EGP 20
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	Free

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

SMALL BUSINESS

Finance (Secured & Unsecured* Programs)	
Administrative fee**	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
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)

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

*Applied only on programs out of CSE initiatives
**All admin fees with a max of EGP 40K

OTHER FEES

Over the counter fee for amounts less than or equal to EGP 20,000	EGP 40 (Per transaction)
Issuance of bank delegation/ Power of attorney	EGP 50
Keeping of bank delegation / Power of attorney issued from Public Notary Office	EGP 50
Allocation of heritage	0.3% with minimum EGP 100 + EGP 15 (On each file with amount more than EGP 1000)
Signature verification	EGP 40
Standing instructions *	EGP50 per transaction
Monthly salary / pension transfer fee through branch	EGP 5 (Per transfer)
Bank statement	EGP 50 (per statement)

Bank statement re-generation - current and previous year	EGP 150 EGP 10 for micro customers
Balance certificate - current year	EGP 200
Balance certificate - previous year	EGP 200
Hold mails charges - customer's branch (per annum)	EGP 150
Hold mails charges - non customer's branch (per annum)	EGP 250
Commission on value date on cash deposits for local currency	0.15%
Commission on value date on cash deposits for foreign currency	0.15%

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

FINANCE PROGRAMS

Personal Finance (both fixed and variable interest rates)	
Administrative fees for employed and pensioner customers*	2%
Administrative fees for self-employed customers**	2.5%
Credit life insurance fee	Free
Early settlement fee (customer funds or bank draft)	8% with minimum of EGP 200
Late payment fee	2% above the applied interest rate on past due amount with min of EGP 100
IScore fee	EGP 200
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 25 (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)	8% with a minimum of EGP 200
Late payment fees	2% above applied interest rate on past due amount with minimum of EGP 100
IScore fee	EGP 200
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 25 (Upon customer's request)

All admin fees with a min of EGP 250 & max of EGP 50K
*50% discount for Magnifica & Private customers

All admin fees with a min of EGP 250 & max of EGP 50K
*50% discount for Magnifica & Private customers

Personal Finance against deposits	
Administrative fee**	Mass 3% Premium 2.5% Mortgage 2% Private 1.5% HNW 0.75%
Early settlement fee	8% with a min of EGP 200
Late payment fee	2% above the applied interest rate on past due amount with min. of EGP 100
IScore fee	EGP 200
Debit balance certificate	EGP 200 (Upon customer's request)
Clearance letter	EGP 25 (Upon customer's request)

*All admin fees with a min of EGP 250 & max of EGP 40K

ELECTRONIC SERVICES

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

Ma/fazty	
New subscription	Free
Sent money	First transaction every month is for free with max of EGP 2,000. Send Money On us: "Ma/fazty Wallets": EGP 1 Send Money Off us: "Other Wallets": 0.5% with max of EGP 15.
Cash out (via bank's branches)	1% min EGP 10
Cash out (via ATMs)	1% min EGP 10
Cash out (via Fawry outlets)	1% min EGP 10
Cash in (via bank's branches)	Free
Cash in (via ATMs)	Free
Cash in (via Fawry outlets)	Free
Load wallet (By linking a debit or/and credit card)	Free
Fawry services	Customer applied fees
MVN (Virtual card numbers) issuance fee	EGP 25

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

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

DEBIT AND CREDIT CARDS

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

Letter of Guarante (Quarterly)	
Local bid bond L/Gs	0.1% with a minimum of EGP 20 or USD 6 or equivalent
Correspondent L/Gs	0.25% minimum of USD 15
Performance L/Gs & advanced payment	0.6% for amounts up to EGP 50K / 5 per thousand for amounts more than EGP 50K With min. of EGP 10 or USD 9
Issuance of counter guarantee performance	0.1% with minimum of USD 25

Letter of Credit (Import / export L/Gs)	
Sight LC	1.5 % minimum of USD 25 or equivalent (Quarterly)
Deferred LC	1% acceptance fee (Quarterly)
Form 4 (Deferred payment)	USD 20 (Paid once)
LC notification (without confirmation)	EGP 35 or equivalent (Paid once)
LC confirmation	0.1% minimum of EGP 70 / USD 20 or equivalent (Quarterly)
IDCs	1% minimum of USD 30
Form 4 (I.D.C.s)	USD 20 (Paid once)

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

Meeza Prepaid Card	
Card issuance fee	Free

Gold Credit Card	
Main card issuance/renewal fee	EGP 250
Main card replacement fee	EGP 100
Supplementary card issuance/renewal / replacement fee	EGP 100

Visa Youth Debit Card	
Main/Supplementary card issuance fee	EGP 50
Main/Supplementary card renewal/replacement fee	EGP 50

Titanium Credit Card	
Main card issuance/renewal fee	EGP 300
Main card replacement fee	EGP 125
Supplementary card issuance/renewal / replacement fee	EGP 125

Visa Inspire Debit Card	
Main card issuance/renewal/ replacement fee	EGP 100
Supplementary card issuance/renewal / replacement fee	EGP 100

Platinum Credit Card	
Main card issuance/renewal fee	EGP 500
Main card replacement fee	EGP 150
Supplementary card issuance/renewal / replacement fee	EGP 150

Visa Platinum Debit Card	
Main/Supplementary card issuance fee	EGP 200
Main/Supplementary card replacement/renewal fee	EGP 200

World Credit Card	
Main card issuance/renewal fee	EGP 1800
Main card replacement fee	EGP 600
Supplementary card issuance/renewal / replacement fee	EGP 600

Visa Signature Debit Card	
Main/Supplementary card issuance fee	EGP 2000
Main/Supplementary card replacement/renewal fee	EGP 1000

Legal Entities Credit Card	
Main card issuance/renewal fee	EGP 250
Main card replacement fee	EGP 50

USD Visa Signature Debit Card	
Main/Supplementary card issuance fee	USD 15
Main/Supplementary card replacement/renewal fee	USD 15

Other Charges	
ATM withdrawal fees from other ATMs for Meza prepaid cards	EGP 5
Late payment charge	EGP 100
Cash advance fee (credit card/domestic)	3% Min EGP 35
Cash advance for credit card (International)	4% Min EGP 50
Foreign currency transaction	6% (Per transaction for all cards)
Over limit charge	EGP 25
Establishment Fee	Free
Paper Statement	EGP 50
Rejected Dispute on Local & International ATMs & POS	EGP 150 & For Visa Signature (USD) fees will be deducted in USD amount equivalent to EGP 150
ATM Receipt Printing Fees	EGP 1

Mastercard Titanium Debit Card	
Main/ supplementary card renewal fee	EGP 100

Mastercard World Debit Card	
Main / supplementary card renewal fee	EGP 1000

Mastercard Platinum Debit Card	
Main / supplementary card renewal fee	EGP 200

Mastercard World Elite Debit Card	
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