

## 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	Free
Account operating fee	EGP 30 (Quarterly)

#### Alex Plus Current Account

Minimum account opening balance	EGP 1000
Account opening fee	Free
Account operating fee	Free

#### Saving Account\*

Minimum account opening balance	EGP 500 for Mass customers EGP 1000 for Magnifica & Private customers
Account opening fee	EGP 30
Account operating fee	EGP 30 (Quarterly)

#### Tawfeer Plus Account\*

Minimum account opening balance	EGP 500 for Mass customers EGP 1000 for Magnifica & Private customers
Account opening fee	EGP 40
Account operating fee	EGP 20 (Monthly)

#### Youth Saving Account

Minimum account opening balance	EGP 50
Account opening fee	Free
Account operating fee	EGP 5 (Monthly)

#### Small Depositors Saving Account

Minimum account opening balance	EGP 500 for Mass customers EGP 1000 for Magnifica & Private customers
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	EGP 150
Existing customers	EGP 100

\*Bundle consists of an account, debit card, internet banking and Ma7fazty service.  
\* Foreign currency accounts fees are paid in equivalent in local currency

### SAFE DEPOSIT BOXES

Small size	EGP 700
Medium size	EGP 1000
Large size	EGP 1,500
X-Large size	EGP 1,800
Changing key fee	EGP 100 (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

### CHEQUES

#### Service

Cheques issuance fee	EGP 3 (Per cheque)
Cheque rejection certificate	EGP 15 (Upon request)
Cheques stop payment fee*	EGP 10
Returned / bounced cheques*	EGP 10
Bills and cheques collection fee in local currency	EGP 2 (Per transfer)
Cheques for collection in local currency inside clearing	EGP 2 per thousand with minimum EGP 5 and maximum EGP 250
Cheques for collection in foreign currency drawn on other banks	USD 3 per thousand with minimum USD 5 and maximum USD 125
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

### INBOUND SPEED REMITTANCES

#### Payment orders drawn in USD

Remittances paid in cash on ALEXBANK's counter	
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

#### Payment orders drawn in EGP

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

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

### MICROFINANCE

#### Finance

Current account opening fee	Free
I-Score Fee	EGP 50
Administrative fee	2% minimum of EGP 35 (Paid once)
Early settlement fee	1% of the outstanding balance with a min of EGP 20
Late payment	2% above the applied interest rate on past due amount

#### Micro Saving Account

Minimum account opening balance	EGP 500
Account opening fee	EGP 25
Account operating fee	EGP 2 (Monthly)

### SMALL BUSINESS

#### Current Account

Account opening fee	EGP 150
Account operating fee	EGP 30 (Monthly)

#### Business Plus Current Account

Account operating fee	EGP 100 (Monthly)
Minimum account opening balance	EGP 1000
Account opening fee	Free

### OTHER FEES

#### Service

Over the counter fee for amounts less than EGP 10000	EGP 20 (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	EGP 3 per thousand with minimum EGP 100 + EGP 15 (On each file with amount more than EGP 1000)
Signature verification	EGP 40
Standing instructions*	EGP 40
Monthly salary / pension transfer fee through branch	EGP 5 (Per transfer)
Bank statement charges	EGP 20
Bank statement re-generation - current and previous year	EGP 30
Balance certificate - current year	EGP 50
Balance certificate - previous year	EGP 100
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	1.5 per thousand
Commission on value date on cash deposits for foreign currency	1.5 per thousand

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

### TRANSFERS

#### Outgoing Transfers

Outgoing transfers with swift in local currency	2 per thousand with minimum EGP 5 and maximum EGP 75
Outgoing transfers in foreign currency	2 per thousand with minimum USD 5 and maximum USD 300
ACH outgoing transfers	EGP 1 per thousand with a minimum of EGP 5 and maximum of EGP 75

#### Incoming Transfers

Incoming transfer with swift in local currency	EGP 2 + EGP 5 admin + EGP 5 fax charge
Incoming transfer with swift paid cash in foreign currency	3 per thousand with minimum USD 4 and maximum USD 50
ACH incoming transfers	EGP 12

### 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)	5% with minimum of EGP 200
Early settlement fee (bank draft)	7% with a minimum of EGP 200
Late payment fee	2% above the applied interest rate on past due amount with min of EGP 60
I-Score fee	EGP 100
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 30K  
\*50% discount for Magnifica & Private customers

\*As of April 2021



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Auto Loan	
Administrative fees for employed and pensioner customers*	2%
Administrative fees for self-employed customers*	2.5%
Early settlement fee (Customer funds)	5% with a minimum of EGP 200
Early settlement fee (Bank draft)	7% with a minimum of EGP 200
Late payment fees	2% above applied interest rate on past due amount with minimum of EGP 60
I-Score fee	EGP 100
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 30K

\*50% discount for Magnifica & Private customers

Personal Finance against deposits	
Administrative fee*	3%
Early settlement fee	5% with a min of EGP 200
Late payment fee	2% above the applied interest rate on past due amount with min. of EGP 60
I-Score fee	EGP 100
Debit balance certificate	EGP 200 (Upon customers request)
Clearance letter	EGP 25 (Upon customer's request)

All admin fees with a min of EGP 250 & a max of EGP 30K

\*50% discount for Magnifica & Private customers

Fully Secured Overdraft	
Highest debit balance commission*	1.5 per thousand 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	EGP 0 - EGP 10
Charity fee	EGP 0 - EGP 5
Online payment fee	EGP 0 - EGP 12
Education fee	EGP 0 - EGP 6
Tickets purchasing fee	EGP 0 - EGP 15
Insurance fee	EGP 5 - EGP 10
Telecom & internet fee	EGP 4 - EGP 5
Mobile recharge fee	Free
Utility fee	EGP 3 - EGP 5

Internet Banking	
Subscription (Individual and corporate)	Free
Inquiry and transfers using O-Key application (Individuals)*	EGP 15
Inquiry and transfers using hard token (Individuals) *	EGP 30
Inquiry only (Corporate)*	EGP 50
Inquiry and transfers using O-Key or hard token (Corporate) *	EGP 100
Reset password (Individual and corporate)	EGP 10
Change Hard Token (Individual and corporate)	EGP 100
Change Hard Token to O-Key application (Individual and corporate)	EGP 25

\* Semi-annual fees

Ma7fazty	
New subscription	Free
Send money	Free (Till end of June 2021)
Cash out (Via bank's branches)	1% min EGP 3
Cash out (Via fawry outlets)	1% min EGP 3
Cash in (Via bank's branches)	Free
Cash in (Via fawry outlets)	Free
Load wallet (By linking a debit or/and credit card)	Free
Fawry services	Same as the applied fees on the same transactions via ATM
VCN (Virtual card number)	Free

SMS Alert Packages	
Alex Alerts Unlimited (Mass Customers)	EGP 5 (Monthly)
Alex Alerts free (Magnifica and Private customers)	Free

\*Customer can un-subscribe from the SMS service through the call center

### SME'S

Service	
Account opening fee	EGP 150
Account operating fee	EGP 30 (Monthly)

Letter of Credit ( Import / export L/Cs)	
Sight L/C	1.5 % minimum of USD 25 or equivalent (Quarterly)
Deferred L/C	0.75% acceptance fee (Quarterly)
Form 4 (Deferred payment)	USD 18 (Paid once)
LC notification (without confirmation)	EGP 35 or equivalent (Paid once)
LC confirmation	1 per thousand of EGP 70 / USD 20 or equivalent (Quarterly)
IDCs	7.5 per thousand minimum of USD 30
Form 4 ( IDCs )	USD 18 (Paid once)

Letter of Guarantee (Quarterly)	
Local bid bond L/Gs	3 per thousand with a minimum of EGP 20 or USD 6 or equivalent
Correspondent L/Gs	2.5 per thousand minimum of USD 15
Performance L/Gs & advanced payment	6 per thousand for amounts up to EGP 50K / 5 per thousand for amounts more than EGP 50K With min. of EGP 30 or USD 9
Issuance of counter guarantee performance	3 per thousand with minimum of USD 25

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

### DEBIT AND CREDIT CARDS

Meeza Prepaid Card	
Card issuance fee	Free

Visa Youth Debit Card	
Main/ Supplementary card issuance fee	EGP 25
Main/ Supplementary card renewal/replacement fee	EGP 50

Visa Inspire Debit Card	
Main card issuance/renewal/ replacement fee	EGP 75
Supplementary card issuance/ renewal /replacement fee	EGP 75

Visa Platinum Debit Card	
Main/supplementary card issuance/renewal fee	EGP 150 for Mass / Free for Magnifica & Private
Main/ supplementary card replacement fee	EGP 150

LFC Titanium Debit Card	
Main card issuance/renewal/ replacement fee	EGP 75
Supplementary card issuance/ renewal /replacement fee	EGP 75

LFC Platinum Debit Card	
Main/supplementary card issuance fee	EGP 125 free for Magnifica & Private
Main card renewal/replacement fee	EGP 125
Supplementary card renewal / replacement fee	EGP 125

LFC World Debit Card	
Main card issuance/renewal fee	EGP 500
Main/supplementary card replacement fee	EGP 300
Supplementary card issuance/ renewal fee	EGP 500

Visa Business Debit Card	
Main card issuance/ replacement/ renewal fee	Free for Business Plus customers, EGP 250 for other accounts

Gold Credit Card	
Main card issuance / renewal fee	EGP 150
Main card replacement fee	EGP 50
Supplementary card issuance/ renewal /replacement fee	EGP 50

LFC Titanium Credit Card	
Main card issuance/renewal fee	EGP 250
Main card replacement fee	EGP 50
Supplementary card issuance/ renewal /replacement fee	EGP 50

Platinum Credit Card	
Main card issuance/renewal fee	EGP 400
Main card replacement fee	EGP 50
Supplementary card issuance/ renewal /replacement fee	EGP 50

LFC World Credit Card	
Main card issuance/renewal fee	EGP 1000
Main card replacement fee	EGP 300
Supplementary card issuance/ renewal /replacement fee	EGP 300

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

Other Charges	
ATM withdrawal fees from other ATMs for debit cards	Domestic EGP 10 International 5% minimum EGP 50 (Per transaction)
Late payment charge	EGP 50
Cash advance for credit card	2% minimum of EGP 20 (Per transaction)
Foreign currency transaction fee	2% (Per transaction) 0% (Per transaction for world cards) 3% (Per transaction for corporate cards)
Over limit charge	EGP 50

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