

Service Tariffs Guide



Terms & Conditions Apply

Subscribe in Al Ahly Murattabat programs
& Enjoy numerous benefits and special offers



Cash loans



Local and international usage cash and purchases



Various credit cards



Auto loans



Salary Advance service

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19623



NATIONAL BANK OF EGYPT

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Account Charges

Current Accounts

| | |
|--|---|
| Opening an individual / joint account | EGP 25 |
| Minimum opening balance | <ul style="list-style-type: none"> • Individuals: EGP 500 / \$ 100 or equivalent in other foreign currencies • Corporate: EGP 5,000 or equivalent in other foreign currencies |
| Fees if Balance falls below the authorized minimum limit | EGP 10 / monthly |

Savings Accounts

| | |
|---|---------------------------------------|
| Opening fees | EGP 30 |
| Minimum opening balance | EGP 1,000 /100\$ & 100 Euro & 100 GBP |
| Minimum Balance required to earn interest | 3001 EGP,100 \$, 100 Euro , 100 GBP |

AL Mostakbal Saving Account

| | |
|---|------------------------|
| Opening fees | Free |
| Minimum opening balance | EGP 500 |
| Minimum Balance required to earn interest | Amount exceed 3000 EGP |
| Quarterly Statement fees | Free |

Time Deposits

| | |
|-------------------------|--|
| Minimum opening balance | <p><u>Local-currency deposits:</u> Deposits exceeding one month: EGP 1,000 Deposits less than one month: EGP 100,000</p> <p><u>Foreign currency deposits:</u> \$1,000, €700 and £500</p> |
|-------------------------|--|

Other fees and services

| | Frequency | Fees |
|--|--|----------------------|
| Regular Statement | Daily | EGP 5 per statement |
| | Weekly | EGP 10 per statement |
| | Two weeks | EGP 10 per statement |
| | Monthly | EGP 30 per statement |
| | Quarterly | EGP 30 per statement |
| | or Equivalent in FCY | |
| Regular Statement Outside Egypt | Frequency | Fees |
| | Daily | 20 EGP per statement |
| | Weekly | 20 EGP per statement |
| | Monthly | 50 EGP per statement |
| | Quarterly | 100EGP per statement |
| or Equivalent in FCY | | |
| Administration fees | 80 Egp (Paid 20 EGP /Quarterly) | |
| Extra copy of statement / exceptional statement | EGP 10 per page | |
| Information required by customers (for the current year) | EGP 35 / per document | |
| Information required by customers (for previous years) | EGP 50 / per document | |
| Counter cash withdrawals below All Types of cards` minimum | EGP 15 per transaction | |
| Monthly commission on highest debit balance for unsecured facilities without cash collateral | 1.5 per mill with a minimum of EGP 5 for local-currency accounts and \$2& 1.5 euro & 1.3 GBP | |
| maintenance fees of debit current A/C | 5 per mill with a maximum of EGP 100 of total interests received | |
| Balance Certificate | EGP 50 | |
| Checking a document related to previous fiscal year | EGP 20 | |

| | |
|--|--|
| Power of attorney | EGP 50 |
| Statement of a company under incorporation or capital increase | According to the Investment Trustee Division |
| Hold mail fees | EGP 250 annually |
| Signature verification request | EGP 15 per document |
| Distribution of Inheritance | 3 per mill with minimum of EGP 50 to the maximum EGP 1000 |
| Pension transfer fees | Account opening fees: EGP 25 Monthly transfer fees: EGP 1 Annual fees: N / A Quarterly statement of account fees: EGP 80 (EGP 20 every 3 months) Issuing pension transfer letter: EGP 50 |
| Transfer of salaries to be cashed or credited to customer's accounts | EGP 10 monthly |
| Bank Draft replacement fee | EGP 25 |
| Certificate of Deposits replacement fee | EGP 25 |
| Printing Time Deposit statement (Exceptionally) | EGP 10 per sheet |
| Standing instructions | Subscription fees:EGP 15 +EGP 20 / \$3 per Transaction (in addition to The actual fees for the requested Transaction payment / transfer) |

Personal Loan

Highest amount and longest repayment period



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| | |
|--------------------------------|------------------------------|
| Cheque book Issuance | EGP 5 per check |
| Conclusion of future contracts | 0.75% with a minimum of \$15 |

Safe Deposit Box rent

| | |
|----------------------------|---|
| Safe boxes (monthly) | Small size : 50 EGP Medium size : 100 EGP Extra medium size : 150 EGP Large size : 200 EGP |
| Safe Box rental deposit | Double the safe rental value |
| Changing safe's latch lock | Actual cost of latch lock + EGP 50 |

One box per customer more than that it'll duplicate the tariff

Custody services

| service | fees |
|--------------------------------------|---|
| Account opening fees | EGP 10 |
| Statements of account | |
| Yearly | Free |
| On demand | EGP 3 |
| Monthly – By fax | EGP 75 annually |
| Weekly – By fax | EGP 250 annually |
| On demand – By fax | EGP 5 |
| Stock deposit | |
| On deposit and by the end of each FY | 1.5 per mill with a minimum of EGP 10 and a maximum of EGP 20,000 for each security |
| Buy / sell securities | |
| For individuals | 1.5 per mill |
| For institutions | 1 per mill with a maximum of EGP 10,000 |
| Dividend collection | 5 per mill with a minimum of EGP 2 and a maximum of EGP 500 |

YOUR PHONE.. YOUR WALLET

Deposit cash in your phone cash wallet and withdraw it from more than 200 NBE branches and more than 20,000 Fawry outlets.

Transfer money via your mobile to any other mobile in Egypt.

Recharge your mobile, pay bills and reserve airline tickets via your mobile phone.

Register your NBE card and transfer cash from the card to the phone cash wallet.

You do not have to be a customer of NBE.

With **PHONE CASH**,
your money is in your mobile phone.

Call us on 19623

www.nbe.com.eg



NATIONAL BANK OF EGYPT

| | |
|--------------------------------------|---|
| Pledge and Release of Pledge | 1.5 per mill with a minimum of EGP 2 and a maximum of EGP 5,000 |
| Shift to another custodian | EGP 50 |
| Bonus shares | EGP 10 |
| Physical shares | |
| On deposit and by the end of each FY | 3 per mill |
| Dividend collection | 0.5% |

Al Ahly Phone Service

| | |
|---|---------------|
| Subscription fees | Free |
| Account / credit card balance inquiry | Free |
| Transfers Between Customer Accounts | Free |
| Credit card payments | Free |
| General inquiries | Free |
| Suspension of lost cards | Free |
| Replacement card issuance | EGP 50 |
| Cheque book issuance | EGP 5 / Check |
| Dispatching a short statement of account (current transactions) | |
| By E-mail | Free |
| By fax | Free |
| By mail | postage fees |

Auto Loan..
Never give a thought to your old car



Longest repayment
period up to 84 months

Highest finance amount
up to 100%

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Dispatching a statement of account on historical transactions

| | |
|-----------|---------------------------------|
| By E-mail | EGP 5 / Page |
| By fax | EGP 5 / Page + charges of EGP 5 |
| By mail | EGP 5 / Page + postage Fees |

Salary in advance

| | |
|-----------------------------|--|
| Subscription fees | Free |
| Monthly debit interest rate | 2.05% on the outstanding debit balance |
| Over Limit Fees | Free |

Money Transfer through NBE'S ATM

| | |
|--------------------------------------|-----------------------------------|
| Subscription fees | Free |
| Daily / Monthly maximum for transfer | EGP 2000 Daily / EGP 5000 Monthly |
| Transfer fees | EGP 10 for every transfer |

Mobile payment services "Phone Cash"

| service | fees |
|-------------------------------------|-----------------------|
| Registration in Phone-Cash service* | 20 LE |
| Annual fees* | 10LE |
| Cash in in phone-cash wallet | Free |
| Cash in through NBE card | Free |
| Money transfer | 1% with minimum EGP 2 |

NBE debit cards

Phone cash service

Internet

Shopping and discounts

Cash withdrawal

Used in Egypt and abroad

Free SMS notifications

Bill payment

VISA
mastercard

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| | |
|--|----------------------------|
| Cash out fees through branches/Fawry * | 2% with minimum EGP 2 |
| Cash out fees through ATM * | 1% With min 2 EGP |
| Fawry services | Varies according to biller |
| *free for limited period | |

Retail loans

| | |
|--|-------------------|
| Commission of final settlement issuing letter of existing outstanding loan balance | 25 L.E per letter |
|--|-------------------|

Personal loan

| | |
|-----------------------|---|
| Administrative fees | 2% of the loan value with a minimum of EGP 250 till 7 years. |
| | 3% of the loan value with a minimum of EGP 250 more than 7 years. |
| Late payment fees | 20 EGP monthly + 2% of the due amount |
| Early settlement fees | 3% if paid in cash. |
| | 10% if paid with cheques or any other payment tool. |
| Life insurance | Free |

Personal loan against collaterals

| | |
|---------------------------------|---------------------------------------|
| Administrative fees | 1% |
| Early settlement (partial/full) | 3% |
| late payment fees | 2% of the due amount |
| stamp fees | Deducted from the administrative fees |

Apply only for loans against certificate of 15% and above (as an initial phase)

NBE VISA platinum credit card



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Auto Loan

| | |
|---------------------------------|--|
| Administrative fees | 1.5% up to 5 years and 2% up to 6 and 7 years without a minimum or a maximum |
| Early settlement fees (full) | 3% of the outstanding loan balance |
| Early settlement fees (partial) | 3% of the prepaid amount |
| Late charge | 2% of the due amount |
| Loan account maintenance fees | Free |
| I-score fees | Free |

Cards

Foreign Currency usage fee for all cards 3%

Debit cards (Visa - MasterCard)

| | |
|--|---|
| Issuance fee | EGP 30 |
| Renewal fee | EGP 30 |
| Replacement fee | EGP 30 |
| A short statement of account issued by NBE's ATMs | Free |
| Cash Withdrawal fee – NBE's ATMs | Free |
| Cash Withdrawal fee – ATMs of other banks in Egypt | EGP 5 / transaction |
| Cash withdrawal fee – POS of other banks in Egypt | 1.5% with a minimum of EGP 15 |
| Cash Withdrawal fee – ATMs of overseas banks | 3% of the amount withdrawn + EGP 30 per transaction |
| Balance inquiry from NBE's ATMs | Free |
| Balance inquiry from ATMs of other Local banks | EGP 1.5 / inquiry |
| Balance inquiry from ATMs of overseas banks | EGP 15 / inquiry |

Debit cards Gold (Visa – MasterCard)

| | |
|--|--|
| Issuance fee | EGP 50 |
| Renewal fee | EGP 50 |
| Replacement fee | EGP 50 |
| A short statement of account issued by NBE's ATMs | Free |
| Cash withdrawal fee - NBE's ATMs | Free |
| Cash withdrawal fee - ATMs of other banks in Egypt | EGP 5 / transaction |
| Cash withdrawal fee – POS of other banks in Egypt | 1.5 % with a minimum of EGP 15 |
| Cash withdrawal fee - ATMs of overseas banks | 3% of the amount withdrawn +EGP 30 per transaction |
| Balance inquiry from NBE's ATMs | Free |
| Balance inquiry from ATMs of other local banks | EGP 1.5 / inquiry |
| Balance inquiry from ATMs of overseas banks | EGP 15 / inquiry |

Debit cards Platinum (Platinum master card)

| | |
|--|---|
| Issuance fee | Free |
| Renewal fee | EGP 100 |
| Replacement fee | EGP 100 |
| A short statement of account issued by NBE's ATMs | Free |
| Cash withdrawal fee - NBE's ATMs | Free |
| Cash withdrawal fee - ATMs of other banks in Egypt | EGP 5 / Transaction |
| Cash withdrawal fee - POS of other banks in Egypt | 1.5 % with a minimum of EGP 15 |
| Cash withdrawal fee - ATMs of overseas banks | 3 % of the amount withdrawal + EGP 30 Per transaction |

| | |
|--|-------------------|
| Balance inquiry from NBE's ATMs | Free |
| Balance inquiry from ATMs of other Local banks | EGP 1.5 / inquiry |
| Balance inquiry from ATMs of overseas banks | EGP 15 / inquiry |

Prepaid Card

Generic Prepaid Card

| | |
|---|---------------------|
| Issuance fee | 15 EGP |
| Annual fee | 10 EGP |
| Replacement Fee | 10 EGP |
| Max Re-load Amount | 5000 EGP |
| SMS Service | Free |
| Cash Withdrawal Fee – Local ATM (NBE) | 2 EGP / Transaction |
| Cash Withdrawal Fee – Local ATM (Non NBE) | 5 EGP / Transaction |
| Balance Inquiry Fee – Local ATM (NBE) | Free |
| Balance Inquiry Fee – Local ATM (Non NBE) | 2 EGP |

Remittance card

| | |
|---|----------------------------|
| Issuance Fee | Free |
| Annual Fee | 15 EGP |
| Replacement Fee | 15 EGP |
| Max Re-load Amount | No Max Amount / Remittance |
| SMS Service | Free |
| Cash Withdrawal Fee – Local ATM (NBE) | Free |
| Cash Withdrawal Fee – Local ATM (Non NBE) | 5 EGP / Transaction |

| | |
|---|---------|
| Balance Inquiry Fee – Local ATM (NBE) | Free |
| Balance Inquiry Fee – Local ATM (Non NBE) | 1.5 EGP |

Credit Cards

| | |
|--|-------|
| Monthly Interest received for Secured Credit Cards | 1.90% |
| Monthly Interest received for Unsecured Credit Cards | 2.25% |

(Visa Classic – MasterCard Standard)

| | |
|--|---|
| Issuance fee for original card | EGP 150 |
| Renewal fee for original card | EGP 75 |
| Issuance and renewal fees for supplementary card | EGP 25 |
| Card replacement fees | EGP 50 |
| Cash advance fee – NBE's ATMs | 2% with a minimum of EGP 10 + interests as of withdrawal date |
| Cash advance fee – ATMs of other local banks | 2% with a minimum of EGP 20 + interests as of withdrawal date |
| Cash advance fee – ATMs of overseas banks | 3% + EGP 30 / transaction + interests as of withdrawal date |
| Late charges | EGP 50 Monthly |
| Over limit fees | EGP 50 Monthly |

Visa Gold / MasterCard Gold

| | |
|--|---|
| Issuance fee for original card | EGP 200 |
| Renewal fee for original card | EGP 100 |
| Issuance and renewal fees for supplementary card | Free up to One card and EGP 50 for extra cards |
| Card Replacement Fees | EGP 50 |
| Cash advance fee – NBE's ATMs | 2% with a minimum of EGP 10 + interests as of withdrawal date |
| Cash advance fee – ATMs of other local banks | 2% with a minimum of EGP 20 + interests as of withdrawal date |
| Cash advance fee – ATMs of overseas banks | 3% + EGP 30 / transaction + interests as of withdrawal date |
| Late charges | EGP 50 Monthly |
| Over limit fees | EGP 50 Monthly |

Visa Platinum / MasterCard Platinum

| | |
|--|---|
| Issuance fee for original card | EGP 500 |
| Renewal fee for original card | EGP 250 |
| Issuance and renewal fees for supplementary card | Free up to two cards and EGP 250 for extra cards |
| Card Replacement Fees | EGP 50 |
| Cash advance fee – NBE's ATMs | 2% with a minimum of EGP 10 + interests as of withdrawal date |
| Cash advance fee – ATMs of other local banks | 2% with a minimum of EGP 20 + interests as of withdrawal date |
| Cash advance fee – ATMs of overseas banks | 3% + EGP 30 / transaction + interests as of withdrawal date |

| | |
|----------------------------|----------------|
| Late charges | EGP 50 Monthly |
| Over limit fees | EGP 50 Monthly |
| Grace period for purchases | up to 57 days |

Cheques

Outgoing clearance

| | |
|----------------|--|
| Cheques in EGP | 1 per mill with a minimum of EGP 5 and a maximum of EGP 20 |
|----------------|--|

Collection by a bank other than NBE

| | |
|---------------------------------|--|
| Cheques in EGP (locally) | 2 per mill with a minimum of EGP 5 and a maximum of EGP 400 + EGP 5 |
| Cheques in FCY Foreign currency | Other banks inside Egypt 3 per mill with a minimum of \$5 and a maximum of \$100 Banks outside Egypt 3 per mill with a minimum of \$10 and a maximum of \$100 + Correspondence fees |

Purchased cheques

| | |
|----------------------|--|
| Clearance (EGP) | 3 per mill with a minimum of EGP 20 without maximum |
| Collection fee (EGP) | 3 per mill with a minimum of EGP 20 without maximum |
| Foreign currency | Inside Egypt: 1% with a minimum of \$5 Outside Egypt: 1% with a minimum of \$10 |

Returned Cheques

| | |
|------------------------------|--------|
| Incoming cheques | EGP 20 |
| Outgoing cheques /per cheque | EGP 20 |

Stop Cheque Payment

| | |
|----------------------|--------------------|
| Stop payment Request | EGP 30 /Per cheque |
|----------------------|--------------------|

Remittances

Outgoing Remittances

| | |
|-------------------------------------|--|
| International | 3 per mill with a minimum of \$5 and a maximum of \$125 + SWIFT charges (\$15) |
| Local (EGP) to other banks (SWIFT) | 2 per mill with a minimum of EGP 10 and a maximum of EGP 300 + EGP 5 swift |
| Local (EGP) to other banks via ACH | 1 per mill with a minimum of EGP 4 and a maximum of EGP 75 + EGP 2 ACH fees |
| Local in foreign currency | 1 per mill with a minimum of \$2 and a maximum of \$100 + SWIFT charges (\$10) |
| Same client account in any branch | Free |
| Other client account in same branch | Free |

| | |
|---|---|
| Other client account in different bank branch | Free |
| Through SWIFT / Type of charges in the SWIFT message (Our) | 1 per mill with a minimum of US\$ 30 and a Maximum of US\$ 75 or equivalent in other foreign currencies |
| Payment Order Cancellation (By Remitter) | US\$ 10, or Equivalent in other foreign currencies |
| Payment Order details amendment (by the Remitter or Correspondent) | US\$ 10, or equivalent in other foreign currencies |
| Payment Order issued based on our Agents request, being beneficiary account held with other banks | subjects to arrangements concluded with every agent |

Courier

| | |
|----------|--------------------------------|
| Local | Actual Cost+25% of actual Cost |
| Overseas | Actual Cost+25% of actual Cost |

Swift Fees

| | |
|---------------|-------|
| Local | \$ 10 |
| International | \$ 15 |

Bank / certified cheques

| | |
|---------------------|--|
| In EGP | 2 per mill with a minimum of EGP 20 and a maximum of EGP 300 |
| In Foreign currency | 3 per mill with a minimum of \$5 and a maximum of \$100 |

Incoming remittances

| | |
|--|---|
| Incoming transfers from NBE's Gulf agents | commissions apply as per arrangements concluded with every agent |
| In local currency | |
| Credit to Customer's account held with NBE (From different branch or local Bank) | Free |
| Credited to the customer's account held with another Local bank | 2 per mill with a minimum of EGP 5 and a maximum of EGP 300 + EGP 5 |
| (From another Local Bank) Cashed to a non-account holder beneficiary | 2 per mill with a minimum of EGP 5 and a maximum of EGP 300 + EGP 5 |
| (Incoming from overseas by SWIFT) Paid to beneficiary over the counter: | EGP 10 |
| (Incoming from overseas by SWIFT) Credited to the customer's account held with NBE | EGP 10 |
| Refund through swift / ACH | EGP 10 |

| In Foreign Currency | |
|--|--|
| Credit to Customer's account held with NBE (From different branch or local Bank) | Free |
| Credited to beneficiary's account held with another Local Bank | 1 per mill with a minimum of \$2 and a maximum of \$100 + \$10 swift (or equivalent in other foreign currencies) |
| (From another Local Bank) Cashed to a non-account holder beneficiary | 01% with min of 2\$ & mix 100 \$ of (or equivalent in other foreign currencies) |
| (Incoming from overseas by SWIFT) Paid to beneficiary over the counter | 2 per mill with minimum of \$ 5 without maximum (or equivalent in other foreign currencies) |
| (incoming from overseas by SWIFT) Credited to the customer's account held with NBE | 4 \$ (or equivalent in other foreign currencies) |
| Refund through swift | \$20 or equivalent in other foreign currencies |

Corporates

Commercial Instrument

| | |
|---|--|
| Withdrawal of a bill / cheque (monthly Groups) | EGP 1 per bill / cheque |
| Any banking transaction related to bills and promissory notes (custody – collection...etc.) | 2 per mill with a minimum of EGP10 for local-currency transactions and \$ 2 for foreign-currency transactions+ EGP10 |
| Bill keeping processes (monthly groups) | EGP 2 per bill |

| | |
|--|--|
| Custody of deferred cheques | EGP 5 / cheque |
| Collection of deferred cheques | Commissions and charges on normal cheques apply |
| Bill deferral processes | EGP 5 per EGP bill and \$1 per Foreign Currency bill |
| Incoming cheques of assigned contractors' payment clearances | 0.5% of cheque / clearance value |

Others

| | |
|---|---|
| Commitment fee for unutilized authorized limits (loans, advances or discount) | Applied to medium- and long-term loans with a maximum commission of 1% p.a. on the unutilized balance at the end of the authorized withdrawal period. |
| Collecting legal administration fee | 0.5% with a minimum of EGP 100 and a maximum of EGP 5,000 |

Incoming bills from abroad and Letter of credits (LCs)

Bills received from abroad

1 - Bills/documents under collection

| | | |
|---|---|----------------------------------|
| Ordinary bills (no document) | 2 per mill with a minimum of \$ 10 | a Collection commission of \$ 10 |
| Documentary bills or collection documents without bills | 1.25% with a minimum of \$ 30 or its equivalent | |

Al-Ahly Net – Corporate

The fastest and easiest way to follow up your banking transactions



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2- Bills under acceptance

| | | |
|---|---|----------------------------------|
| Accept and return bills | 10 \$ | a Collection commission of \$ 10 |
| Acceptance and collection bills | Collection commission + an additional commission of \$ 10 | |
| Bills accepted by the importer and guaranteed by the bank | Collection commission + guarantee commission of 1% | |

Bills sent abroad

| | |
|--------------------|---------------|
| Exports | 2.25 per mill |
| Other transactions | 3 per mill |

Trade finance transactions

I - General Rules

1. Commissions are collected in foreign currency or the equivalent in Egyptian pounds as per the (transfers selling price) on NBE's No. 1 price list on the execution day of the transaction.
2. A flat fee of EGP 30.00 is collected against issuance of any statements or certificates to customers, or a copy of the letter of credit (LC) before or after issuance.
3. If a SBLC (Standby Letter of Credit) serves as a documentary credit, the commission collected will be that of the LC's issuance commission. Where if said SBLC serves as a Letter of Guarantee, the commission applicable will be that of the Letters of Guarantees.

Charges collected as sundry revenues

1. SWIFT charges

| | |
|---|--------------------------|
| LC / LG issuance, LC transfer or return notification for each message | USD 50 or its equivalent |
| LC or LG amendment | USD 25 or its equivalent |
| Other trade finance messages | USD 15 or its equivalent |

2. Courier charges

| | |
|--|----------------------------------|
| Local, via Egyptian Post | USD 2 |
| Local via other courier services (other than Egyptian Post Overseas) | Actual cost + 25% of actual cost |

3. Prints and photocopies

| | |
|--------------------------------|-------------------------|
| LC or L / G application form | USD 2 or its equivalent |
| Shipping documents photocopies | USD 2 or its equivalent |

Import LC commissions (per quarter or part thereof)

| | |
|---|---|
| 1- LC opening (issuing) The shown commission is collected in addition to the following commissions according to the type of LC | 1.25% for the first period of the LC every year and 0.25 % for each period of the next three periods with minimum \$ 50 or its equivalent with maximum 2 % for the whole year |
| A) At sight LC | No other commission is charged |

B) Acceptance LC (against a bill of exchange)
C) Deferred payment LC against a bank undertaking without a bill of exchange

2% to be collected upon negotiating documents for the facility period in days divided by 360 (0.5% for each period)

D) Revolving LC

0.75% to be collected as a lump sum for each revolving period notwithstanding the LC validity

E) LC under loan agreements concluded between Egypt and other governments and international funding entities

1 per mill. for the facility period excluding the grace period, if applicable.

F) Back to back LC

0.25% of the LC amount to be collected as a lump sum upon issuance.

2- LC increase

The same opening commission is collected on the increase amount

3- LC extension

the same opening commission is collected on the LC extension

4- LC Amendments (except value and validity)

USD 10 or its equivalent for each amended item

5- Accepting discrepancies in shipping documents under an LC:
A) Expired LC

2 per mill., minimum USD 50, maximum USD 200 or its equivalent

B) Any other discrepancies excluding that of item (A)

USD 50 or its equivalent

6- Payment of retained amounts pursuant to the importer's instructions for expired LCs

3 per mill., minimum USD 5, maximum USD 125 or its equivalent

7- LC cancellation

USD 15 or its equivalent

8. computerized model 4

10 EGP

* Collection of commissions:

Import LC commissions are collected from local customers (whether such commissions were for the account of the importer or exporter) upon LC issuance, increase, extension or any other amendments thereto for each LC validity period i.e. starting as of LC opening (or amendment) until its expiration (not just until the specified shipping date).

The commission paid is a right vested in NBE, hence, no part thereof may be recovered by the customer in case the LC was totally or partially utilized before maturity, not utilized at all or cancelled as per customer's request.

Nevertheless, the commission may be recoverable in the following cases as the transaction is deemed to be cancelled without any commitments by the Bank:

1. If the LC is rejected by the correspondent bank or monetary authorities in the country(ies) participating in the transaction (opening commission); or
2. If the beneficiary is not advised of the extension of the LC validity period and the LC is utilized at the date set before such extension (extension commission).

| Export LC commissions (per quarter or part thereof) | |
|---|--|
| 1- Unconfirmed export LC advising or delivery | USD 25 or its equivalent |
| 2- Confirmation or advising with undertaking A) At sight export LC | Advising commission + 2 per mill., minimum USD 25 or its equivalent as of the date of confirmation by NBE until LC expiry. |
| B) Acceptance LC (against bill of exchange) C) Deferred payment LC against a bank undertaking without bill of exchange | At sight LC commission + 1% for the facility period in days divided by 360. The commission is payable at the date of forwarding documents to our correspondents. |
| D) Revolving LC | At sight LC commission + 1 per mill. to be collected as a lump sum for each period regardless of the LC validity. |
| 3- LC transfer | 1per mill. for each change in the beneficiary, minimum USD 25 or its equivalent. |

| | |
|---|--|
| 4- Examination of shipping documents under unconfirmed LCs | USD 50 or its equivalent |
| 5- Confirmed LC increase in value or extension of validity | The confirmation commission previously mentioned is charged. |
| 6- Advising of other amendments to confirmed LCs | USD 25 or its equivalent |
| 7- Advising of all amendments to unconfirmed LCs | USD 25 or its equivalent |
| 8- Total or partial assignment of LC proceeds to another beneficiary | 1 per mill., minimum USD 25 or its equivalent. |
| 9- Payment commission against documents under LC with respect to: A) Cotton export transactions; B) Other transactions. | 1.5 per mill. on every payment, minimum USD 10 2.5 per mill. on every payment, minimum USD 10 |

* Collection of commissions:

Export LC commissions are collected (whether such commissions were for the account of the importer or exporter) upon performing the service and not upon the incoming of proceeds, for each LC validity period; i.e. from the LC advising or confirmation date (or amendment) until its expiration in addition to the supplier's facility period (not just until the specified shipping date).

The commission paid is a right vested in NBE, hence, no part thereof may be recovered by the customer or the correspondent in case the LC was totally or partially utilized before maturity, not utilized at all or cancelled.

Reimbursements not covered by (import / export) LCs with NBE
(per quarter or part thereof)

| | |
|---|--|
| 1- Reimbursements incoming to NBE | USD 5 or its equivalent |
| 2- Reimbursements outgoing from NBE: | |
| A) Advising only | USD 25 or its equivalent |
| B) Irrevocable (or confirmation of LC issued by and to other banks) | 1 per mill., minimum USD 25 or its equivalent. |

Incoming shipping documents not covered by Letters of Credit
(Presented by customers – Incoming from exporter – Incoming from correspondent)
(Under collection – Against acceptance(D / A))

| | |
|---|---|
| 1- Documents under collection presented by customers – incoming from exporter – incoming from correspondent | 1.25%, minimum USD 30 or its equivalent |
| 2- Advance payment transfers against commodity imports | |
| 3- transfer overseas for other purposes, such as importing services | 1% minimum USD 30 or its equivalent |
| 4- Shipping documents without payment | 2 per mill., minimum USD 30 or its equivalent |

| | |
|--|--|
| 5- Documents against acceptance (D / A) or suppliers' credit A) Without any liability on our Bank | 1.25%, minimum USD 30 or its equivalent + USD 10 or its equivalent |
| B) With a liability on the Bank (guaranteed bill of exchange or Bank's undertaking of payment) | 1.25% minimum USD 30 or its equivalent + 4% x days of commitment ÷ 360, minimum USD 50 or its equivalent |
| 6- Documents or bills under swaps or barter trade | 0.5%, minimum USD 10 or its equivalent |
| computerized model 4 | 10 EGP |

* Collection of commissions:

Commissions on shipping documents not covered by documentary credits issued by our Bank, are collected upon approving form «4» or delivering documents to customers, whichever is the earlier. No transfer fees shall be collected upon actual transfer of documents value, unless transfer is effected via the Bank before approving form «4», and commission was not collected pursuant to the above item no. «2», but as foreign transfers commission. In such case, the Bank shall collect the difference between documentary collection commission and transfer commission.

The paid commission is considered a right vested in NBE, hence, no part thereof may be recovered by either the customer or the correspondent.

Shipping documents not covered by documentary credits sent to our correspondents
(Unpaid – Under collection – Against acceptance)

| | |
|--------------------------|--------------------------|
| 1- Dispatching documents | USD 15 or its equivalent |
|--------------------------|--------------------------|

| | |
|---|---|
| 2- Incoming proceeds payment commission A) Export transactions B) Export transactions under swaps or barter trade | «To be deducted from the incoming proceeds» 2.25 per mill., minimum USD 10 or its equivalent 5 per mill. minimum USD 10 or its equivalent |
| Letters of guarantee issued as per customers› / local banks› instructions (Local – Debit Authorization- Outward / Inward – Installments – Security for Bills of Exchange or Promissory Notes) Per quarter (p.q.) | |
| 1- Letters of guarantee covered in cash 2- Ineffective advance payment LG | USD 6, or its equivalent in other currencies or EGP 30 It shall be collected once upon release, regardless of the value of the letter of guarantee or duration |
| 3- Bid bonds | 3 per mill., minimum USD 6 or its equivalent in other currencies or EGP 30 |
| 4- Performance bonds 5- Advance payment bonds effective as of issuance date 6- Effecting advance payment LG | 6 per mill., minimum USD 6 or its equivalent in other currencies or EGP 30 |
| 7- Marine letters of guarantee A) Under documentary credits issued by our Bank B) To withdraw goods for which no documentary credits are issued by our Bank | USD 9 or its equivalent 4 per mill. of goods value, minimum USD 9 or its equivalent |

| | |
|--|---|
| 8- Letters of guarantee issued as per local banks instructions | Half of the aforementioned commissions are collected |
| 9- Extension of validity or increase in value | The aforementioned issuance commissions are collected |
| 10- Amendments (other than extension or increase) | USD 6 or its equivalent in other currencies or EGP 30 |

Collection of commissions:

1. Commissions of LGs issued as per our customers› or domestic banks› instructions are collected as follows:

- Commissions are collected upon LG issuance, increase in value, extension of validity or any other amendment for the whole validity period of the letter of guarantee i.e from issuance date (or its amendment or increase) up till the expiry date.

The paid commission is considered a right vested in NBE, hence, no amount thereof may be recovered by the customer whether the LG is cancelled before expiry or not.

However, the commission may be returned in the following two cases as the transaction is deemed cancelled without any commitments by the Bank:

- If the LG is rejected by the correspondent or monetary authorities in the country(ies) participating in the transaction.
- If the beneficiary is not advised of the extension of validity and LG was cancelled or returned before expiry of the original LG.

2. The commissions of marine LGs are collected per quarter to withdraw goods for which no documentary credits are issued via our Bank.

3. Any LG stating that its validity date is subsequent to its date of issuance is treated as a 100% cash covered LG from the date of issuance till the start of its validity date. The stated commission is then collected as of the LG validity date.

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البنك الأهلي المصري
NATIONAL BANK OF EGYPT



Terms & Conditions Apply

Foreign LGs incoming from our correspondent (per quarter)

| | |
|---|--|
| 1- Advising LG issued by our correspondents with no liability on NBE | USD 25 or its equivalent |
| 2- Issuance of LGs under the incoming counter letter of guarantee directly to the beneficiary «bid bond, performance bond or advance payment bond | 2 per mill., minimum USD 25 or its equivalent |
| 3- LGs issued / advised to beneficiary via another local bank | Half of the aforementioned commissions are collected |
| 4- Extension / Increase | The aforementioned issuance commissions |
| 5- Amendments (other than extension of validity or increase in value) | USD 10 or its equivalent in other currencies |

* Collection of commissions:

Commissions on letters of guarantee issued under guarantees issued by our correspondents, are collected per quarter, on the outstanding balance upon calculation.

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NATIONAL BANK OF EGYPT

Terms & Conditions Apply

• Tariff effective as of July 2018.
• The Bank reserves the right to levy additional charges for services and change the fees and charges at its sole discretion.

Transaction of goods

| | |
|--|--|
| Withdrawal or sale | 0.5% on the stored goods value |
| Pledged goods past due agreed storage period | 2 per mill monthly for the first year following the end of agreed-upon storage period provided that an additional commission of 01% is collected on its value on a monthly basis for each year after the first year. |
| Deposit of goods | 0.5% of the total value of goods |

E-payment of government dues (not included the taxes)

| | |
|--|--|
| - Commission on payment of dues of the Egyptian Public Tax Authority and the Egyptian Sales Tax Department (Charges to the Electronic Payment and Collection Center) | 1 per mill. with a minimum of EGP 10 and a maximum of EGP 100 |
| - Payment of dues of the Egyptian Customs Authority: • Customs clearance fees of imports at Egyptian ports • Deposit at current accounts of key customers at the Egyptian ports for the account of the Customs Authority | 1.5 per mill. with a minimum of EGP 20 and a maximum of EGP 200 1 per mill. with a minimum of EGP 10 and a maximum of EGP 100 |
| -Bank commission -Charges to the Electronic Payment and Collection Center | |
| monthly subscription for the Egyptian public tax authority & sales tax ,egyptian customs authority C.P.S | 750 EGP |
| Monthly subscription for Tax Authority and the Egyptian Sales Tax Department C.P.S | 500 EGP |
| Commission on payment of dues of egyptian ports | EGP 20 for each payment |

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