

# Service Tariffs Guide Remittances



Terms & Conditions Apply

| Transfers                                                                                                                                                              |                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Outgoing Transfers                                                                                                                                                     |                                                                                           |
| I. Through automated clearing house for multi-currency ACH                                                                                                             |                                                                                           |
| Outgoing transfers via branch to customers of other banks / Electronic wallets / using a national ID number for cash withdrawal over the counter at Egypt post offices | 2 per mille per transaction, at a minimum of EGP 35 and a maximum of EGP 350.             |
| Outgoing transfers via Al Ahly net to customers of other banks / Electronic wallets                                                                                    | 1 per mille per transaction, at a minimum of EGP 15 and a maximum of EGP 175.             |
| Outgoing transfers in USD / EUR via branch:                                                                                                                            | 3 per mille with a minimum of USD 20 / EUR 20 and a maximum of USD 150 / EUR 150.         |
| Corporate Payment Solutions                                                                                                                                            |                                                                                           |
| Al Ahly Payments Application                                                                                                                                           |                                                                                           |
| Direct credit payments inside National Bank of Egypt                                                                                                                   | Free of charge (between the customer's own accounts / to accounts of other NBE customers) |
| Direct credit payment transactions for customers of other banks or electronic wallets                                                                                  | EGP 5 per transaction                                                                     |

| Corpay App                                                                            |                                                                                                                                                                         |
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| Direct credit payments inside National Bank of Egypt                                  | EGP 1 per transaction (between the customer's own accounts / to accounts of other NBE customers)                                                                        |
| Direct credit payment transactions for customers of other banks or electronic wallets | EGP 5 per transaction                                                                                                                                                   |
| Hard token                                                                            |                                                                                                                                                                         |
| For the first time                                                                    | Two free hard tokens<br>If a customer wishes to receive extra hard tokens, he/ she shall pay EGP 350 per each token.                                                    |
| Replacement                                                                           | EGP 350                                                                                                                                                                 |
| II. Through SWIFT                                                                     |                                                                                                                                                                         |
| Local wire transfers in EGP to other local banks                                      | 2 per mille with a minimum of EGP 50 and a maximum of EGP 350 + EGP 50 SWIFT charges + Correspondents Fees if applicable.                                               |
| wire transfers in foreign currencies to other local banks                             | 3 per mille with a minimum of USD 20 and a maximum of USD 200 + USD 20 SWIFT charges or its equivalent in other foreign currencies + Correspondents Fees if applicable. |

|                                                                                                     |                                                                                                                                                      |
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| Correspondent's charges for wire transfers / Type of charges in the SWIFT message (Our)             | 1 per mille with a minimum of USD 30 and a Maximum of USD 75 or equivalent in other foreign currencies.                                              |
| Payment order issued based on our agent's request, for a beneficiary account held with another bank | Subject to arrangements concluded with each agent.                                                                                                   |
| <b>III. Through BUNA Platform</b>                                                                   |                                                                                                                                                      |
| International transfers                                                                             | 3 per mille per transaction, with a minimum of USD 5 and a maximum of USD 125, plus SWIFT charges (USD 15) or equivalent in other foreign currencies |
| Local transfers in foreign currencies                                                               | 1 per mille with a minimum of USD 2 and a maximum of USD 100 + USD 10 or equivalent in other foreign currencies.                                     |
| For our international / local transfers                                                             | 1 per mille with a minimum of USD 30 and maximum of USD 75 or equivalent in other foreign currencies.                                                |

| <b>Incoming Remittances</b>                                       |                                                                                      |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>I. Through automated clearing house for multi-currency ACH</b> |                                                                                      |
| <b>Direct Credit</b>                                              |                                                                                      |
| Outgoing payments Credited to NBE customers from, Institutions    | EGP 7 per transaction + EGP 20/ cash withdrawal for Ministry of Finance transactions |
| Payments in USD/ EUR                                              | USD 5 / EUR 5 per transaction                                                        |
| CBE's payments                                                    | EGP 2.28 per transaction                                                             |
| Credit to NBE customers from a local bank                         | EGP 5/ transaction.                                                                  |
| CBE's payments in USD /EUR                                        | USD 4 / EUR 4 per transaction                                                        |
| <b>Direct Debit (Proceeds)</b>                                    |                                                                                      |
| Direct debit (proceeds)                                           | EGP 10/ transaction.                                                                 |
| Mandate activation                                                | EGP 50.                                                                              |

| II. Through SWIFT                                                                    |                                                                                                                                                    |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Local Currency                                                                       |                                                                                                                                                    |
| Credit to beneficiary's account held with NBE (from different branch or local bank ) | EGP 10                                                                                                                                             |
| Credited to the beneficiary's account held with another local bank (LCY third party) | 2 per mille with a minimum of EGP 50 and a maximum of EGP 350 + EGP 50 SWIFT charges.                                                              |
| Cashed to beneficiary over the counter                                               | EGP 25                                                                                                                                             |
| Printing the advice of transfer.                                                     | EGP 20                                                                                                                                             |
| In Foreign Currency                                                                  |                                                                                                                                                    |
| Credit to beneficiary's account held with NBE.                                       | USD 5 or equivalent in other foreign currencies.                                                                                                   |
| Credited to beneficiary's account held with another local bank                       | 1 per mille with a minimum of USD 2 and a maximum of USD 100 + USD 10 SWIFT (or equivalent in other foreign currencies) + "OUR" charges if needed. |

| cashed to beneficiary over the counter                                 | 2 per mille with a minimum of USD 5 and a maximum of USD 100 (or equivalent in other foreign currencies). |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| III. Through BUNA                                                      |                                                                                                           |
| Local Currency                                                         |                                                                                                           |
| EGP incoming foreign transfer paid to the beneficiary over the counter | 2 per mille with a minimum of USD 5 without a maximum or its equivalent in the currency of transfer.      |
| EGP incoming foreign transfer credited to the beneficiary's account.   | 2 per mille with a minimum of USD 5 without a maximum or its equivalent in the currency of transfer.      |
| In Foreign Currency                                                    |                                                                                                           |
| Incoming from overseas paid to the beneficiary over the counter        | 2 per mille with a minimum of USD 5 without a maximum or equivalent in the transfer currency.             |
| Incoming from overseas credited to the beneficiary's account           | 2 per mille with a minimum of USD 5 without a maximum or its equivalent in the currency of transfer.      |

| Incoming from NBE's Gulf agent                                                                               |                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Commissions apply as per agreements with each agent                                                          |                                                                                                                                                            |
| Internal Transfers                                                                                           |                                                                                                                                                            |
| Domestic cash remittances from an NBE customer's account to another (non-NBE) customer through NBE branches. | 1 per mille per transaction with a minimum of EGP 10 and a maximum of EGP 150, in addition to EGP 3 per transaction or its equivalent in other currencies. |
| Internal transfers via branch to accounts of NBE customers                                                   | 0.5 per mille per transaction, with a minimum of EGP 5 and a maximum of EGP 75, plus EGP 3 per transaction or its equivalent in other foreign currencies.  |
| Internal transfers via Al Ahly Net to accounts of NBE customers                                              | Free of charge.                                                                                                                                            |
| Recurring transfers made using standing instructions.                                                        |                                                                                                                                                            |
| Subscription fees.                                                                                           | EGP 50                                                                                                                                                     |
| Standing instructions.                                                                                       | EGP 40 / USD 3 per transaction (in addition to the actual fees for the requested transfer).                                                                |

| Investigations                                                                               |                                                  |
|----------------------------------------------------------------------------------------------|--------------------------------------------------|
| I. Outgoing Transfer                                                                         |                                                  |
| Domestic outgoing transfers                                                                  |                                                  |
| ACH/ SWIFT transfer in local currency                                                        |                                                  |
| Inquiry/ amendment of transfer data / cancellation of transfer                               | EGP 100 per transaction                          |
| Inquiry/ amendment of transfer data / cancellation of transfer executed more than 1 year ago | EGP 200 per transaction                          |
| ACH/ SWIFT transfer in foreign currency                                                      |                                                  |
| Inquiry/ amendment of transfer data / cancellation of transfer                               | USD 25 or equivalent in other foreign currencies |
| Inquiry/ amendment of transfer data / cancellation of transfer executed more than 1 year ago | USD 50 or equivalent in other foreign currencies |
| II. Incoming Transfers                                                                       |                                                  |
| Local Currency (ACH-SWIFT)                                                                   |                                                  |
| Amendment of transfer data / Cancellation of transfer                                        | EGP 50                                           |

## Foreign Currency (ACH-SWIFT)

Amendment of transfer data / Cancellation of transfer

USD 30 or equivalent in other foreign currencies.

## III. Through BUNA

### Outgoing Transfer

#### Foreign Currency

Amendment of transfer data / Cancellation of transfer

USD 20 or equivalent in other foreign currencies.

### Incoming Transfers

#### Local currency

EGP incoming transfer (inquiry / amendment / return) through BUNA.

USD 20 or its equivalent in the currency of transfer.

#### Foreign currency

Return of Incoming transfers through BUNA

USD 30 or its equivalent in other foreign currencies.