SCHEDULE OF CHARGES

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

Alex Go Current Account*

Minimum account opening balance	**EGP 500** for Mass customers **EGP 1000** for Magnifica & Private customers
Account opening fee	LCY: EGP 100 FCY: USD/EUR/GBP **5** Other FCYs: Equivalent to EGP 100
Account operating fee	LCY: **EGP 60** (Quarterly) FCY: USD/EUR/GBP **3** (Quarterly) Other FCYs: Equivalent to 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

PERSONAL ACCOUNTS

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	LCY: **EGP 100** FCY: USD/EUR/GBP **5**
Account operating fee	LCY: **EGP 60** (Quarterly) FCY: USD/ EUR/ GBP **3** (Quarterly)

Tawfeer Plus Account*

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

Premium Current Account*

Minimum account opening balance	**EGP 1000**
Account opening fee	**EGP 100**
Account operating fee	**EGP 60** (Quarterly)
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: **EGP165**
Existing customers	Mass Customers: **EGP 100** Premium Customers: **EGP 115**

*Accounts and services bundle fee applies on Mass customers on Alex Go, Saving Account ,Tawfeer Plus account in local currency and on Premium current account
*Bundle consists of an account, debit card, and Ma7fazty service

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 50** and maximum **EGP 500**

Incoming Transfers

Incoming transfer with swift in local currency	**EGP 15**
ACH incoming transfers	**EGP 12**
Incoming transfer with swift in foreign currency	**USD 4** per transfer and equivalent to **USD 4** for other FCY currencies

TRANSFERS

Internal Transfer Local or Foreign currency between AB accounts via branch (OTC)	**EGP 50** or equivalent in FCY

Internet Banking Outgoing Transfers*

ACH outgoing transfers local currency	**0.2%** with minimum **EGP 5** and maximum **EGP 50**
Instant (IPN) outgoing transfers local currency	**0.5%** with minimum **EGP 10** and maximum **EGP 75**

*Internet Banking Outgoing Transfers Fees are only applied on (Small Business, Medium Enterprises and Large Corporates).
*Retail individual customers are exempted from any transfers fees through Mobile & Internet Banking.

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	**EGP 12** (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) Equivalent to USD 4 (transfers more than EUR 5000)

SAFE DEPOSIT BOXES

Small size	**EGP 1000**
Medium size	**EGP 1500**
Large size	**EGP 2400**
X-Large size	**EGP 3000**

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

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)

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

SECURITIES SERVICE TARIFF

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)

INBOUND SPEED REMITTANCES

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

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

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

Service

Cheques issuance fee	**EGP 10** (Per cheque)
Cheque rejection certificate	**EGP 50** (Upon request)
Cheques stop payment fee*	**EGP 50**
Returned / bounced cheques* (Inward clearing cheques) (Outward cheques outside clearing house)	**EGP 30 / USD 5**
Postal Fees Per Cheque	**EGP 2** (Per cheque)

Collection of FCY cheques drawn on Egyptian Bank out of CBE Clearing house	0.3% with minimum USD 5 and maximum USD 100 *50% discount for Magnifica & Private customers
Collection of FCY Clearing cheques drawn on Egyptian Bank in CBE clearing house	0.3% with minimum USD 5 and maximum USD 100 + USD 1.5 mail charge *50% discount for Magnifica & Private customers

CHEQUES

Outward Clearing cheques collection Fees(Local currency)	**EGP 25**
Outward Clearing cheques collection Fees (Foreign currency)	**Equivalent to 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	**EGP 3**
Clearing Postdated cheque Withdrawal	**EGP 5**
Collection commission of cheques out of CBE Clearing house	0.2% with minimum EGP 100 and maximum EGP 1000 + EGP 200 collection fee

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 charges + 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

MICROFINANCE

Finance

Current account opening fee	Free
I-Score Fee	**EGP 200**
Administrative fee	**2.5%** minimum of **EGP 50** (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 the customer requests a debit card

Micro Individual Current Account

Minimum account opening balance	**EGP 500**
Account opening fee	Free
Account operating fee	Free

Micro Companies Current Account:

Minimum account opening balance	**EGP 500**
Account opening fee	Free
Account operating fee	Free

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**
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**
Account operating fee	**EGP 150** (Monthly)
Minimum account opening balance	**EGP 1000**

OTHER FEES

Service

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 100**
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 (Inside Alexbank)*	**EGP 50 per transaction**
Standing instructions (Outside Alexbank)*	**EGP 100** per transaction
Monthly salary / pension transfer fee through branch	**EGP 5** (Per transfer)
Bank statement	EGP 50 (per statement) EGP 10 for payroll customers (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 periodicity)	**EGP 200 per periodicity for sending account statements (or equivalent in foreign currencies)**
Hold mails charges - non customer's branch (per periodicity)	**EGP 300 per periodicity for sending account statements (or equivalent in foreign currencies)**
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

*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**
I-Score 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

Personal Finance against deposits

Administrative fee*	Mass **3%** Premium **2.5%** Magnifica **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**
I-Score 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

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**
I-Score 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

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

Mobile & Internet Banking

Mobile & Internet Banking subscription (Individuals)	EGP 5 (Monthly)
Internet Banking subscription (Small Business)	Free
Internet Banking Subscription (Medium Enterprises & Large Corporates)	EGP 150 (Monthly)
Software Token subscription (O-key)	Free
Hardware Token subscription / replacement fee	**EGP 300**
Mobile & Internet Banking Transfer Fee (Individuals)	Free
Internet Banking Transfer Fee (Small Business, Medium Enterprises and Large Corporates)	As per Internet Banking transfer fee mentioned in the transfers section
Fawry services	As per Fawry's service tariff

Ma7fazty

New subscription	Free
Send money	First transaction every month is for free with max of **EGP 2,000**. Send Money On-us "Ma7fazty 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
VCN (Virtual card number) issuance fee	**EGP 25**

SMS Alert Packages

Alex Alerts Unlimited (Mass Customers)	**EGP 10** (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 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

TRADE FINANCE

Import Letter of credit

L/Cs issuance commission	Starting from 1% to 1.50% for foreign LCs with minimum of USD 25 or equivalent in other currencies (Quarterly)
Postage and Miscellaneous Charges	EGP 80
Deferred L/Cs	0.75% acceptance Fees as per segment (Quarterly)
Form 4 (deferred payment)	USD 20 (Paid once)
Amendments other than increases /extensions	USD 10 per item
Extension (within same quarter)	0.3%
Increases / extensions (new Quarter)	Starting from 1% to 1.50% for foreign LCs with minimum of USD 25 or equivalent in other currencies (Quarterly)
Issuing shipping guarantee	EGP 49.5
Endorsement of shipping documents under DCs (for the documents not received yet from correspondent)	EGP 200
Issuance of L/Cs Swift (long swift)	USD 30

Import Documentary Collections (IDCs)

IDCs commission	SMEs: 0.75% with minimum of USD 30 Corporate: 0.6% with minimum of USD 30 Mid-cap: 0.65% with minimum of USD 30
Transfer commissions	2 per mil with minimum USD 5 and maximum USD 300 (Paid once)
In case of usance bills	USD 10 acceptance commission to be debited
Postage and Miscellaneous charges	USD 3 or equivalent in EGP
Form 4 (IDCs)	USD 20 (Paid Once)
Swift fees	USD 30
Avalization	1% per document (quarterly) (In addition to above charges)

Letter of Guarantee (Quarterly)

Local Bid bond L/Gs	3 per thousand with minimum of USD 6 or equivalent
Local performance or advance payment L/G	6 per thousand for amounts less than or equal to EGP 50,000 For LGs with amounts more than EGP 50,000 are charged as follows: 6 per thousand for amounts equal to EGP 50,000 5 per thousand for amounts more than EGP 50,000 with minimum of USD 9 or EGP 30
Received Counter Guarantee (Bid Bond)	0.25% per quarter with minimum of USD 15 or equivalent in EGP + USD 70 admin fees (collected from correspondent)
Received Counter Guarantee (performance or advance)	0.3% per quarter with minimum of USD 25 or equivalent in EGP + USD 70 Admin Fees (collected from correspondent)
Advising foreign Guarantee without bank obligation	USD 40 + USD 40 swift charges (collected from correspondent)
Issuance Counter Guarantee (Bid Bond)	0.3% per quarter with minimum of USD 10 or equivalent in EGP
Issuance Counter Guarantee (Performance or advance payment)	6 per thousand for amounts less than or equal to EGP 50,000 + swift charges USD 40 For LGs with amounts more than EGP 50,000 are charged as follows: 6 per thousand for amounts equal to EGP 50,000 5 per thousand for amounts more than EGP 50,000 + swift charges USD 40 with minimum of USD 15 + swift charges USD 40
Amendment local	EGP 15
Amendment (Correspondent)	USD 40 swift charges + USD 40 amendment

Export Letter of Credit

Negotiation / Payment	Customer Tariff: Corporate: 1.25 per mill with minimum USD 100 or EUR 75 Small: 2.50 per mill with minimum USD 100 or EUR 75 Non-Customer Tariff: 2.50 per mill (0.0025)

DHL / UNION Courier	DHL: USD 80 or EUR 80 (Outside Egypt) UNION Courier: USD/EUR 10 (Inside Egypt) Non-Customer Tariff: DHL: USD 150
LC Advising Fees	For customers: EGP 220 + USD 30 swift charges For non-customers: USD 100 + USD 30 swift charges
LC Amendment Fees	For customers: EGP 90 For non-customers: USD 50
LC Confirmation Fees	If collected from our customer (the beneficiary): 0.001 per quarter If collected from the applicant (abroad): 0.001 per month
Transfer LC	For debiting from customers: 0.001 flat on the transferred amount + Tolerance Swift Charges: USD 50 fixed (within Egypt) For debiting from applicant (abroad): 0.375% flat on the transferred amount + Tolerance Swift Charges: USD 100 fixed (Outside Egypt)
Assignment of proceeds	0.001 with minimum USD 100

Export Documentary collection

Negotiation / Payment	2.25 per mill (0.00225) with minimum of USD/EUR 50
DHL / UNION Courier	DHL: USD 80 or EUR 80 (Outside Egypt) UNION Courier: USD/EUR 10 (Inside Egypt)

Meeza Prepaid Card

Card issuance fee	Free

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**

Platinum Credit Card

Main card issuance/renewal fee	**EGP 500**

DEBIT AND CREDIT CARDS

Visa Inspire Debit Card

Main card issuance/renewal/ replacement fee	EGP 150
Supplementary card issuance/renewal / replacement fee	EGP 150

Visa Platinum Debit Card

Main/supplementary card Issuance fee	EGP 300 First Issuance for free (Magnifica & Private)
Main/Supplementary card replacement/renewal fee	EGP 300

Visa Signature Debit Card

Main/Supplementary card Issuance fee	EGP 2000 first Issuance for free (Private)
Main/Supplementary card renewal fee	EGP 2000
Main/Supplementary card replacement fee	EGP 1000

Visa Infinite Debit Card

Main/Supplementary card Issuance fee	EGP 4000 first issuance for free (HNW)
Main/Supplementary card renewal fee	EGP 3000
Main/Supplementary card replacement fee	EGP 1500

USD Visa Signature Debit Card

Main/Supplementary card Issuance fee	USD 15
Main/supplementary card replacement/renewal fee	USD 15

Mastercard Titanuim Debit Card

Main/Supplementary card renewal fee	EGP 150

Mastercard Platinum Debit Card

Main/Supplementary card renewal fee	EGP 300

Mastercard World Debit Card

Main/Supplementary card renewal fee	EGP 1000
Main card replacement fee	EGP 150
Supplementary card issuance/renewal / replacement fee	EGP 150

World Credit Card

Main card issuance/renewal fee	EGP 2500
Main/Supplementary card replacement fee	EGP 600
Supplementary card issuance/renewal fee	EGP 1800

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 5 International 5% minimum EGP 50 (Per transaction)
ATM withdrawal fees from other ATMs for Meeza prepaid cards	EGP 5
Late payment charge	EGP 100
Cash advance for credit card(domestic)	3% Min EGP 35
cash advance for credit card (international)	4% Min EGP 50
Foreign currency transaction fee	6% (Per transaction for all cards)
Over limit charge	EGP 75
E-statement Fee	Free
Paper Statement	EGP 50
Rejected Dispute on Local & International ATMs & POS	EGP 150 & 5 USD for VISA Signature USD
ATM Receipt Printing Fees	EGP 1

Cash withdrawal via Fawry POS

Credit Cards	3% with minimum EGP 35 (Additional Fawry fee applied upon merchant)
Meeza Prepaid Card	EGP 30 (Additional Fawry fee applied upon merchant)

Cash deposit via Fawry POS

Mastercard World Elite Debit Card

Main/Supplementary card renewal fee	EGP 1500

Visa Business Debit Card

Main card issuance/ replacement/ renewal fee	Free Issuance Fees for Business Plus customers, EGP 300 for other accounts

Gold Credit Card

Main card issuance/renewal fee	EGP 250
Main card replacement fee	EGP 100
Supplementary card issuance/renewal / replacement fee	EGP 100

Credit Cards	EGP 30 (Additional Fawry fee applied upon merchant)
Meeza prepaid card	EGP 30 (Additional Fawry fee applied upon merchant)

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Intesa Sanpaolo Group

FOR ALL THAT COUNTS.