

SIMPLIFIED BANK'S TARIFF FOR CORPORATE & BUB

Accounts		
Service	Current	Call
Opening Fees	EGP 70	EGP 100
Minimum Opening Balance	EGP 5,000 USD 1,000 or equivalent in FCY	EGP 250,000 USD 50,000
Closing of Account	EGP 50 or equivalent in FCY or available balance	
Value Date of Cash Deposit	EGP D+0 / USD D+2 / Other FCY D+3	EGP D+0 / USD D+2

Transfers			
Service	Percentage	Minimum	Maximum
Outgoing Transfer	%0.2	EGP 50	EGP 300
	%0.6	USD 50	USD 250
Outgoing Transfer (Related to Trade & /or Business Requirements in FCY)	%1.25	EGP 1000 or equivalent in FCY	No Max
Outgoing Transfer Through Swift (Online Banking)	%0.10 Min. EGP 25 Max. EGP 150		
	%0.30 Min. USD 25 Max. USD 125		
Outgoing Payment Through ACH	%0.20	EGP 50	EGP 300
Swift Fees (Over the Counter)	EGP 50		
	USD 25 or equivalent in FCY		
Swift Fees (Online Banking)	Free		
Incoming Transfer	EGP 2		
	USD 2		
Internal Transfer Within Emirates NBD	Free		
Incoming Transfer to Non Customer & Credited to Beneficiary Account at Other Banks	%0.1	EGP 50	EGP 300
Incoming Transfer to Non Customer & Paid Cash on Emirates NBD Counter	Free		
	USD 50		
Outgoing Investigation Inquiry	EGP 50		
	USD 10 or equivalent in FCY		
Amendment or Cancellation of Request	EGP 50		
	USD 10 or equivalent in FCY		

Cheques		
Cheque Book Issuance		
Number of Leaves	Charges	
10 Leaves	Over the Counter	EGP 50
	Online Banking	EGP 50
25 Leaves	Over the Counter	EGP 125
	Online Banking	EGP 100
50 Leaves	Over the Counter	EGP 250
	Online Banking	EGP 200

Cheque for Collection in F/O of Emirates NBD Customer in EGP (Outward Session)			
Service	%	Min.	Max.
Inside Clearing House			
Collection from Other Banks Inside Clearing House		EGP 10 per cheque	
Rejection from Other Banks Inside Clearing House		EGP 25 per cheque	
Outside Clearing House			
Collection from Other Banks Outside Clearing House (FIN Copy)	0.20%	EGP 20	EGP 350
Rejection from Other Banks Outside Clearing House (FIN Copy)	0.20%	EGP 20	EGP 350
In House			
Collection from Other Customer Inside Emirates NBD		Free	

Cheque for Collection in F/O of Emirates NBD Customer in FCY (Outward Session)			
Service	%	Min.	Max.
Inside Clearing House			
Collection from Other Banks Inside AIB Clearing House	0.30%	USD 10	USD 100
Rejection from Other Banks Inside AIB Clearing House	0.30%	USD +10 USD 5	USD +100 USD 5
Outside Clearing House			
Collection from Other Banks Outside Clearing House	0.30%	USD 10	USD 150
Rejection from Other Banks Outside Clearing House	0.30%	USD +10 USD 5	USD +150 USD 5
Collection from Other Banks Outside EGYPT	0.30%	USD 10	USD 150
		+ DHL USD 50(per range of Cheques for the same Customer)	
Rejection from Other Banks Outside EGYPT		USD 5	
Tracer Swift		USD 25 or equivalent in FCY	
In House			
Collection from Other Customer Inside Emirates NBD		Free	

Cheque for Collection Drawn on Emirates NBD Customer in EGP (Inward Session)			
Service	%	Min.	Max.
Inside Clearing House			
Collection from Our Customer for Other Banks		Free	
Rejection from Our Customer for Other Banks		EGP 30	
Outside Clearing House			
Cheque Payment from Our Customer for Other Banks (FIN Copy)	0.30%	EGP 20	EGP 350

Cheque for Collection Drawn on Emirates NBD Customer in FCY (Inward Session)			
Service	%	Min.	Max.
Inside Clearing House			
Collection from Our Customer For Other Banks Inside AIB Clearing House		Free	
Rejection from Our Customer For Other Banks Inside AIB Clearing House		USD 10	
Inside EGYPT			
Collection from Our Customer For Other Banks Outside AIB Clearing House	0.30%	USD 20	USD 100
Rejection from Other Banks Outside Clearing House (FIN Copy)		USD 10	
Outside EGYPT			
Collection from Our Customer For Other Banks	0.30%	USD 20	USD 100
Rejection from Our Customer For Other Banks	0.30%	USD 20	USD 100
		+ USD 10 + DHL USD 50	

Immediate Credit				
Service	Currency	%	Min.	Max.
Purchased Cheque	Local	0.60%	EGP 30	No Max.
	Foreign	1.00%	USD 10	No Max.
Discounted Cheque	Local	Not Applicable		
	Foreign	Not Applicable		

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque	Local	0.20%	EGP 50	EGP 300
Issue Demand Draft	Foreign	0.30%	USD 20	USD 100
Certification of Cheque	Local	0.50%	EGP 350	EGP 2500
	Foreign	0.30%	USD 10	USD 100

Stop Payment of Cheque			
Service	Currency	Min	Max.
Stop Payment per Cheque	Local	EGP 50	EGP 500
	Foreign	USD 10	
Revoke per Cheque	Local	EGP 20	EGP 300
	Foreign	USD 2 or equivalent in FCY	

Bills & Postdated Cheque				
Service	Currency	%	Min.	Max.
Collection of Postdated Cheque Commission (Custody)	Local	0.30%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Postdated Cheque Commission	Local	EGP 25		
	Foreign	USD 5		
Collection of Due Bill Commission	Local	0.20%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Due Bill Commission	Local	0.20%	EGP 20	EGP 350
	Foreign	+ EGP 10 Rejection Fees		
		Not Applicable		

Corporate Debit MasterCard	
Service	Charges
Issuance Fees	EGP 150
Renewal Fees	EGP 150 p.a
Replacement Card Fees	EGP 100
Replacement PIN Fees	EGP 20
Cash Withdrawal / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawal on Local ATM's Network (123 ATM's)	EGP 6
Withdrawal on Local ATM's (not 123 Network)	EGP 20

Balance Inquiry on Other Bank ATM's	EGP 2
Captured Card Due to Customer Fault on Emirates NBD ATM's	EGP 100 (same as replacement)
Rejected Cash Dispute on Local ATM's Network (123 ATM's)	EGP 50
Statement Request	As per Tariff
Monthly Statement	As per Tariff

- All account charges and fees will be charged to the company's / entity's account.

Corporate Credit Card	
Service	Charges
Issuance Fees	EGP 300
Renewal Fees	EGP 300
Replacement Card Fees	EGP 175
Replacement PIN Fees	EGP 40
Over Credit Limit Fees	EGP 80 (over 10.00% of credit limit)
Interest Rate (POS & ATM)	2.95% (monthly on outstanding balance)
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)

Corporate Credit Card will be issued ONLY for Prime Corporate Customers with prior approval of Bank's management as per Corporate Credit Card policy.

Trade Finance (Letters of Credit)	
Import Letter of Credit	
Service	Charges
Sight (Open Commission)	1.25% (Min. EGP 1350 or equivalent in FCY/per quarter)
Deferred (Open Commission)	1.25% (Min. EGP 1350 or equivalent in FCY/per quarter)
Acceptance of Documents under Deferred LC	0.50% (Min. EGP 1000 or equivalent in FCY/per quarter)
Issuing of Draft LC	EGP 750 or equivalent in FCY
Amendment Under Draft LC	EGP 200 or equivalent in FCY
Form 4	EGP 225
Admin Fees	EGP 100 or equivalent in FCY
Discrepancies Fees (whether on Beneficiary or Applicant account)	USD 150 Flat or equivalent in FCY
Increase	1.25% (Min. EGP 1350 or equivalent in FCY / per quarter) of the increased Amount Only
Extension During The Period	0.25% (Min. EGP 500 or equivalent in FCY)
Amendment Other Than Increase or Extension	EGP 200 per item or equivalent in FCY
New Period Up to 1 year (Sight / Deferred)	0.25% (Min. EGP 1350 or equivalent in FCY / per quarter for a year) Then another year rate to be repeated
New Period More than 1 year (Sight/Deferred)	Same as Issuance
Shipping Guarantee Issuance Fees	USD 100 flat or equivalent in FCY/EGP
Endorsement of B/L or AWB	EGP 100
Reimbursement Charges	USD 100 or EUR 100 or equivalent in FCY/EGP
Postage Outside Egypt	USD 50 or EUR 45 or equivalent in FCY/EGP
Postage Inside Egypt	USD 10 or EUR 10 or equivalent in FCY/EGP
Swift Charges (Full)	EGP 1000 or equivalent in FCY
Swift Charges (Short)	EGP 500 or equivalent in FCY

Export Letter of Credit	
Service	Charges
Advising	USD 30 or EUR 25 or equivalent in FCY/EGP
Confirmation	As Per Country Risk
Extension (Confirmed LC)	As Per Country Risk
Increase	Same Rate of Advising or Confirmation
Amend Other Than Increase or Extension	USD 30 or EUR 25 or equivalent in FCY/EGP
Transfer of Transferable LC	0.20% Min USD 50
Payment / Negotiation	0.30% of documents value (Min. USD 50 or EUR 45 or equivalent in FCY/EGP)
Assignment of Proceeds Commission	0.25% of Assigned Amount Min USD 100 or equivalent in FCY/EGP
Postage Outside Egypt	USD 50 or EUR 45 or equivalent in FCY/EGP
Postage Inside Egypt	USD 10 or EUR 10 or equivalent in FCY/EGP
Postage Within Emirates NBD Branches	USD 5 or EUR 5 or equivalent in FCY/EGP
Admin Fees	USD 20 or EUR 15 or equivalent in FCY/EGP
Swift Charges (Full)	EGP 1000 or equivalent in FCY
Swift Charges (Short)	USD 30 or EUR 25 or equivalent in FCY/EGP
Export Certificate	EGP 200 or equivalent in FCY

Standby Letter of Credit	
Service	Charges
Issuance Commission	1.25% (Min. EGP 1350 or equivalent in FCY / per quarter) Remaining is same commission and charges for Normal LC

Documentary Collection	
Import Documentary Collection (IDCs)	
Service	Charges
Sight Payment IDCs / Advance Payment IDCs Handling Commission	1.25% (Min. EGP 1000 or equivalent in FCY)
Deferred Payment IDCs	1.25% (Min. EGP 1000 or equivalent in FCY)
Avalization	0.50% (Min. EGP 1000 or equivalent in FCY / per quarter) + IDCs Handling Commission
Form 4	EGP 225
Admin Fees	EGP 100
Amendment to Collection Instruction or Extension	EGP 100 or equivalent in FCY
Endorsement of B/L or AWB	EGP 100
Swift Charges	EGP 500
Postage Outside Egypt	USD 50 or EUR 45 or equivalent in FCY/EGP
Postage Inside Egypt	USD 10 or EUR 10 or equivalent in FCY/EGP

Documentary Collection	
Export Documentary Collection	
Service	Charges
Payment Commission	0.3% (Min. USD 50 or EUR 45 or equivalent in FCY/EGP)
Admin Fees	USD 20 or EUR 15 or equivalent in FCY/EGP (Once per collection)
Postage Outside Egypt	USD 50 or EUR 45 or equivalent in FCY/EGP
Postage Inside Egypt	USD 10 or EUR 10 or equivalent in FCY/EGP
Swift Charges (Short)	USD 30 or EUR 25 or equivalent in FCY/EGP
Export Certificate	EGP 200 or equivalent in FCY

Letters of Guarantees	
Local Guarantee	
Service	Charges
Bid Bond Issuance	0.3% (Min. EGP 150 or equivalent in FCY / per quarter) Half commission for Fully Secured cash margin with same Min.
Performance / Advance Payment Bond Issuance	0.6% (Min. EGP 200 or equivalent in FCY / per quarter) Half commission for Fully Secured cash margin with same Min.
Increase	Same as issuance
Extension	Same as issuance
Amendment	EGP 100 or equivalent in FCY
Advising Commission	EGP 50 or equivalent in FCY
Admin Fees	EGP 50 or equivalent in FCY
Swift (Local)	EGP 50 or equivalent in FCY

Cross Border Guarantee	
Service	Charges
Bid Bond Issuance	0.3% (Min. USD 60 or equivalent in FCY / per quarter) Half commission for Fully Secured cash margin with same Min.
Performance / Advance Payment Bond Issuance	0.6% (Min. USD 85 or equivalent in FCY / per quarter) Half commission for Fully Secured cash margin with same Min.
Increase	Same as issuance
Extension	Same as issuance
Amendment	EGP 100 or equivalent in FCY
Admin Fees	EGP 50 or equivalent in FCY
Swift (Full)	USD 50 or EUR 50
Swift (Short)	USD 30 or EUR 30

International Guarantee	
Service	Charges
Increase	Same as issuance
Extension	Same as issuance
Amendment on Correspondent Account	USD 120 or EUR 100 or equivalent in FCY
Advising Commission	USD 100 or EUR 100
Swift	USD30 or EUR 30
Admin Fees	USD 40 or EUR 40 (Upon issuance ONLY)
Postage by DHL	USD 50 or EUR 50
Courier Inside Egypt	USD 5 or EUR 5
Courier Outside Egypt	USD 50 or EUR 50

Safe Deposit Box			
Service	Size	Periodicity	Fees
Small Box	7.5 cm - 10 cm	Annually	EGP 2000
Medium Box	15 cm - 20 cm	Annually	EGP 3000
Large Box	30 cm - 60 cm	Annually	EGP 4000
Key Insurance	-	Once	EGP 2000

Other Services		
Service	Currency	Charges
Periodic Bank Statement	Local	EGP 30
	Foreign	USD 10
Bank Statement (Online Banking)	Local & Foreign	Free
Duplicate Copy of Bank Statement	Local	EGP 5 per page (Max. EGP 300) + EGP 50 for Stamp per request not paper (if required)
Hold Mail	Local	EGP300 Monthly
	Foreign	USD 20
Balance Certificate Issuance	Local	EGP 75
Balance Certificate (Previous Years)	Local	EGP 60 + Actual Charge
	Foreign	USD 20 + Actual Charge
Traffic Letter (Renewal / Release)	Local	EGP 100
Signature Authentication	Local	EGP 20 per signature
	Foreign	USD 2 per signature
Internal Power of Attorney (POA)	Local	EGP 50
	Foreign	USD 5
I-Score	Local	Not Applicable
Daily Statement through MT 940	Foreign	USD 50
Weekly Statement through MT 940	Foreign	USD 10
Inheritance Distribution	Local	Not Applicable
	Foreign	Not Applicable
Memo Pad	Local	EGP 10 per item + Normal fees for the service provided
Reference Letter	Local	Not Applicable
Pension Transfer Letter	Local	Not Applicable
Salary Transfer Letter	Local	Not Applicable
Pledge Registration Fees	Local	EGP 25
ECR Commission	Local	EGP 1000
Collection of In House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In House Cheque (Over the Counter)	Local	EGP 50
	Foreign	USD 10 or equivalent in FCY

Securities and Bookkeeping			
Bookkeeping Commissions (EGP)			
Service	Commission		
		Minimum	Maximum
Annual Holding Expenses for Securities (for each security other than the commission of MCS)	One per ten thousand	EGP 25	
Delivery Transfer (Transferring the Account to another Bookkeeper for Each Security)	One per thousand	EGP 100	
Securities Buying or Selling Commission	One per thousand	EGP 10	
Securities Deposit (for Each Security)	One per ten thousand	EGP 10	
Physical Securities Deposit (in the Bank's Safe)	Half per thousand	EGP 50	
Coupons Collection (from the Coupon Value)	One per ten thousand	EGP 10	
Issuing a Statement of Account		EGP 5	
Mortgage of Security	One per ten thousand	EGP 10	
Mortgage of Security Cancellation	One per ten thousand	EGP 10	
Letters to Attend the General Assemblies of the Issuing Companies		EGP 5	
Account Opening Fees for Securities		EGP 15	
Risk Fund Fee (for Total Security Value) Annually From the actual Balance By End of December each Year	Eleven per one hundred thousand		EGP 100 per customer
Receiving Transfer from Another Bookkeeper		Free	
Shares Splitting		Free	
Free Shares		Free	
Governmental Bonds Coupon Collection Fee (from Coupon Value)	Three per thousand	EGP 20	EGP 600

Custody of Foreign Securities			
Service	Type	Charges	Description
GDR	Local	USD 10	Other than the stock market commission/local depository bank / international depository bank
	Foreign		
Holding Fees	Foreign	0.05% Monthly (Min. USD 5)	Based on the Market value of the securities portfolio at the End of Month
Buying / Selling Securities	Foreign	0.80% per transaction (Min. USD 5)	
Collection of Coupons	Foreign	0.50% (Min. USD5 &Max. USD500)	From coupon value
Standard Account Statement	Foreign	Free	Semi annually
Account Statement Request	Foreign	USD 1 per statement	

Government Bills Commissions (EGP)			
Service	Type	Charges	Description
Treasury Bills Purchase	Local	EGP 100 per transaction	
Treasury Bills Custody Fees	Local	4.00% per million / Annually	Collected at End of June each year
Interest Income Tax on TBs	Local	20.00% p.a.	As per income tax law number 91 for 2005

General Rules
• Emirates NBD bank has the right to change its fees and interests at any time.
• The Banking tariffs is applied to all New / Old customers unless otherwise stated.
• Additional fees / commissions could be applied in case of CBE or Correspondent request.
• Debiting fees will be with the same transaction's currency.
• Stamp Duty to be collected according to applicable Laws.