

# SIMPLIFIED BANK'S TARIFF FOR INDIVIDUALS

Accounts			
Service	Current	Tiered Saving	Tiered Curre
Opening Fees	EGP 50 / USD 3	EGP 50 / USD 5	EGP 50 / USD 4
Minimum Opening Balance	EGP 5000 USD 1,000 or equivalent in FCY	EGP 5,000 / USD 500 / GBP 500 / EUR 500 for (Monthly Int.) EGP 1,000 / USD 500 / GBP 500 / EUR 500 for (Quarterly Int.)	EGP 10,000 or equivalent in FCY
Closing of Account Fees	Free	Free	Free
Minimum Balance to Earn Interest	-	EGP 1,000 USD 500 / GBP 500 / EUR 500	EGP 10,000 or equivalent in FCY
Value Date of Cash Deposit	EGP D+0 / USD D+2 / Other FCY D+3		
Cash Deposit for immediate Credit FCY	0.1% with no Maximum		

Transfers			
Service	Percentage	Minimum	Maximum
Outgoing Transfers	0.2%	EGP 50	EGP 300
	% 0.3	USD 20	USD 100
Swift Fees (Over the Counter)	Local EGP 50		
	Foreign USD 25 or equivalent in FCY		
Outgoing Transfer Through Swift (Online Banking)	0.10%	EGP 25	EGP 150
	% 0.15	EGP 10	USD 50
Incoming Transfer	Free		
Internal Transfer Within Emirates NBD	Free		
Swift Fees (Online Banking)	EGP 50		
	USD 25 or equivalent in FCY		
Incoming Transfer to Non Customer & Credited to Beneficiary Account at Other Banks	% 0.1	EGP 50	EGP 300
Outgoing Payment Through ACH	% 0.20	EGP 50	USD 300
Outgoing Investigation Inquiry	EGP 50		
	USD 10 or equivalent in FCY		
Incoming Transfer to Non Customer & Paid Cash on Emirates NBD Counter	%0.3	EGP 30	EGP 300
	%0.3	USD 15	USD 100
Amendment or Cancellation of Request	EGP 25		
	USD 10 or equivalent in FCY		
Inward Payment Pension	%0.2	EGP 1 per customer	EGP 2 per customer

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 50
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 100
Rejection from Other Banks Outside Clearing House	0.30%	USD 10 + USD 5	USD 50+ USD 5

Collection from Other Banks Outside EGYPT	0.30%	USD 10	USD 100
	+ 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 50		
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		

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
	+Correspondent Commission			
	Foreign	0.30%	USD 20	USD 150
Rejection of Due Bill Commission	Local	0.20%	EGP 20	EGP 350
	+ EGP 10 Rejection Fees			
Collection of Postdated Bill Commission	Local	0.30%	EGP 20	EGP 350
	Foreign	Not Applicable		
Rejection of Postdated Bill Commission	Local	EGP 50		
	Foreign	Not Applicable		
Collection of Postdated In House Postdated Cheque	Local	0.30%	EGP 20	EGP 350
	Foreign	0.30%	USD 20	USD 150
Rejection of Postdated In House Postdated Cheque	Local	EGP 25		
	Foreign	USD 15		
Postponement Fees	Local	EGP 10		
Withdrawal of Bill/Cheque	Local	EGP 20		
Protesto Charges (for Bills Only)	Local	EGP 50		

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
Collection of Due Bill Commission	Local	0.10%	EGP 50	EGP 200

Debit Card			
Service	Standard	Titanium	Platinum
Issuance Fees	EGP 50	EGP 125	EGP 200
Renewal Fees (p.a.)	EGP 50	EGP 100	EGP 150
Supplementary Issuing & Renewal	EGP 50	EGP 100	EGP 150
Replacement Card Fees (Over the Counter)	EGP 50	EGP 100	EGP 150
Replacement & Blockage Card Fees (Online Banking)	EGP 50	EGP 75	EGP 90
Replacement PIN Fees (Over the Counter)	EGP 10		
Replacement PIN Fees (Online Banking)	Free		
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Free		
Cash Withdrawals on Local ATM's Network (123 ATM's)	EGP 6 per Transaction	EGP 6 per Transaction (1 free transaction every month)	EGP 6 per Transaction (2 free transaction every month)
Balance Inquiry on Other Banks ATM's	EGP 2		
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)		
Captured Card Due to Customer Fault on Emirates NBD ATM's	EGP 30		
Rejected Cash Dispute on Local ATM's Network (on 123 ATM's)	EGP 75		
Rejected Cash Dispute or Charge Back on International ATM's Network	EGP 200		
Mark-Up Fees (POS & Cash)	3.00%		
Statement Request from Branches or Call Center	EGP 5 (Max. EGP 300) + EGP 50 for Stamp per request not paper (if required)		
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATM's)	EGP 50 (For amount above EGP 50 & below EGP 15000)		
Quarterly Statement	As per Tariff		
Winning Dispute	Average between EGP 2.5 to EGP 7.50 (as per dispute)		
Reward Point Transfer from Debit Card to Credit Card (through Online Banking)	Free		
Points Redemption (through Online Banking)	Free		

• Pricing, Fees & Charges will be reviewed on an annual basis.  
• In case of captured card in other banks' ATMs, card is destroyed.

Youth	
Service	Charges
Issuance Fees	EGP 120
Renewal Fees	EGP 120 p.a.
Supplementary Issuing & Renewal	N/A
Replacement Card Fees (Over the Counter)	EGP 50
Replacement & Blockage Card Fees (Online Banking)	Free
Replacement PIN Fees	EGP 10
Cash Withdrawals / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawals on Local ATM's Network (123 ATM's)	EGP 6 per Transaction
Balance Inquiry on Other Banks ATM's	EGP 2
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)
Captured Card Due to Customer Fault on Emirates NBD ATM's	EGP 30
Rejected Cash Dispute on Local ATM's Network (on 123 ATM's)	EGP 75
Rejected Cash Dispute or Charge Back on International ATM's Network	EGP 200
Mark-Up Fees (POS & Cash)	3.00%
Statement Request from Branches or Call Center	EGP 5
Cash Withdrawals in EGP by Bank Customers Over the Counter (Not Using ATM's) With Amount Above EGP 50 & Below EGP 6000	N/A
Quarterly Statement	Free

• Pricing, Fees & Charges will be reviewed on an annual basis.  
• In case of captured card in other banks' ATMs, card is destroyed.

Credit Card		
Standard & Titanium- Retail		
Service	Standard (Master Card)	Titanium (Master Card)
Issuance Fees	EGP 150	EGP 250
The Standard / Titanium Secured Credit Cards will be charged with 50% of Issuance Fees (i.e.) there is no free Secured Credit Cards		
Renewal Fees	EGP 150	EGP 250
I-Score Fees	EGP 25 To be debited every three years with the renewal of the plastic card)	
Supplementary Card Fees	First 2 Cards Free / 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 100 each (Max. 4 Cards)	First 2 Cards Free / 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 150 each (Max. 4 Cards)
Replacement Card Fees (Over the Counter)	EGP 100	EGP 125
Replacement Card Fees (Online Banking)	EGP 75	EGP 100
Replacement PIN Fees (Over the Counter)	EGP 20	
Replacement PIN Fees (Online Banking)	Free	
Interest Rate (POS & ATM)	2.95% (monthly on outstanding balance)	
Privilege Scheme (Insurance Bundle Cost)	EGP 5 (monthly on all active cards)	EGP 13 (monthly on all active cards)
Cash Advance Fees	3.00% (Min. EGP 20)	
Late Payment Fees	EGP 60	
Minimum Payment	5.00% (Min. EGP 50)	
Mark-Up Fees (POS & Cash)	3.00%	
Over Credit Limit Fees	EGP 60 (over 10.00% of credit limit)	
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200	
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)	
Credit Card Activation Fees (IVR)	Free	
Captured Card Return	EGP 20 (In case of special address)	
Reward Point Transfer from Credit Card to Debit Card (through Online Banking)	Free	
Points Redemption (through Online Banking)	Free	
Balance Transfer from Account to Credit Card (Online Banking)	Free	
Balance Transfer from Credit Card to Account (Online Banking)	3.00% (Min. EGP 20)	

Platinum	
Service	Charges
Issuance Fees	EGP 450
The Secured Platinum Credit Cards are to be sold against full Issuance Fees (i.e.) there is no free Secured Credit Cards.	
Renewal Fees	EGP 450
I-Score Fees	EGP 25 (To be debited every three years with the renewal of the plastic card)
Supplementary Card Issuance Fees	First 2 Cards Free / 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 275 each (Max. 4 Cards)
Supplementary Card Renewal Fees	First 2 Cards Free / 3 <sup>rd</sup> & 4 <sup>th</sup> Cards EGP 250 each (Max. 4 Cards)
Replacement Card Fees (Over the Counter)	EGP 125
Replacement Card Fees (Online Banking)	EGP 125
Replacement PIN Fees (Over the Counter)	EGP 20
Replacement PIN Fees (Online Banking)	Free
Interest Rate (POS & ATM)	2.75% (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	EGP 25 (monthly on all active cards)
Cash Advance limit	100% of credit limit
Cash Advance Fees	3.00% (Min. EGP 20)
Late Payment Fees	EGP 60
Minimum Payment	5.00% (Min. EGP 50)
Mark-Up Fees (POS & Cash)	3.00%
Over Credit Limit Fees	EGP 60 over 10.00% of credit limit
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)

Credit Card	
Easy Payment Program (EPP) for Credit MasterCard Holders Only	
Service	Rate
Interest Rate	1.50% Monthly (interest bearing) 0.00% Based on merchant list 1.80% Monthly (cash advance)
Joining Fees	Free
Early Settlement	Interest of One month is to be charged as early settlement fees 5.00% from the outstanding balance to be applied post way for migration
Late Payment Fees	Free (only charged with normal credit card late payment fees)

Credit Card	
Credit Card with Shadow Account	
Service	Rate
Same Credit Card fees and charges will be applied	

Credit Card		
FC Barcelona Standard & Platinum		
Service	Standard	Platinum
Issuance Fees	EGP 250	EGP 600
- The Secured Platinum Credit Cards are to be sold against full Issuance Fees (i.e.) there is no free Secured Credit Cards.		
Renewal Fees	EGP 250 p.a.	EGP 600 p.a.
Replacement Card Fees	EGP 100	EGP 150
Supplementary Card Issuance	EGP 150 First 2 Cards Free (Max. 4 Cards)	EGP 300 First 2 Cards Free (Max. 4 Cards)
Supplementary Card Renewal	EGP 150 p.a.	EGP 300 p.a.
Replacement PIN Fees	EGP 20	
I-Score	EGP 25 (To be debited every three years with the renewal of the plastic card)	
Balance Inquiry on Other Banks ATM's	Not Available	
Withdrawals on Local ATM Network (123ATM's)	Not Available	
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)	
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200	
Over Credit Limit	EGP 60 (over 10.00% of credit limit)	
Mark-Up Fees (POS & Cash)	3.00%	
Minimum Payment	5.00% (Min. EGP 50)	
Late Payment Fees	EGP 60	
Cash Withdrawals Fees	3.00% (Min. EGP 20)	
Interest Rate (POS & ATM)	2.85% monthly on outstanding balance	2.65% monthly on outstanding balance
Cash Advance Fees	70% of Credit Limit	100% of Credit Limit
Privilege Scheme (Insurance Bundle Cost)	EGP 5 (monthly on all active cards)	EGP 25 (monthly on all active cards)

Prepaid Cards	
FC Barcelona Standard	
Service	Charges
Issuance Fees	EGP 100
Renewal Fees	EGP 100 p.a.
Replacement Fees	EGP 40
Supplementary Card (Issuance / Renewal)	Not Available
Cash Withdrawal Fees / Balance Inquiry On Emirates NBD ATM's	Free
Withdrawals on Local ATM's Network (123 ATM's)	EGP 6 per Transaction
Balance Inquiry on Other Banks ATM's	EGP 2

World Card - Credit & Debit Card	
Service	Charges
Issuance Fees	EGP 2,500
Renewal Fees	EGP 2,500
I-Score Fees	EGP 25 To be debited every three years with the renewal of the plastic card)
Supplementary Card Fees	Free
Replacement Card Fees	EGP 500
Replacement PIN Fees	EGP 20
Interest Rate (POS & ATM)	2.65% p.a. (monthly on outstanding balance)
Privilege Scheme (Insurance Bundle Cost)	EGP 25 (monthly on all active cards)
Cash Advance Limit	100% of credit limit
Cash Advance Fees Inside EGYPT	Credit: 3.00% (Min. EGP 20) Debit: EGP 6 per Transaction

Late Payment Fees	EGP 60
Minimum Payment	5.00% (Min. EGP 50)
Mark-Up Fees (POS & Cash)	2.00%
Over Credit Limit Fees	EGP 60 (over 1.00% of credit limit)
Rejected Cash Disputes or Charge Back on International ATM's Network	EGP 200
Cash Withdrawals Outside EGYPT	4.00% (Min. EGP 30)

Digital Channels	
Online Banking (BankNet)	
Service	Charges
Subscription Fees	Free

Mobile Banking	
Service	Charges
Subscription Fees	Free

Me Mobile (SMS)	
Service	Charges
Subscription Fees	Free

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 Fees		
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)
	Foreign	EGP300 Quarterly
Hold Mail	Local	EGP 75
	Foreign	USD 20
Balance Certificate Issuance	Local	EGP 75
Balance Certificate (Previous Years)	Local	EGP 20 + Actual Charge
	Foreign	USD 12 + Actual Charge
Traffic Letter (Renewal / Release)	Local	EGP 125
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	EGP 39
Daily Statement through MT 940	Foreign	USD 50
Weekly Statement through MT 940	Foreign	USD 10
Inheritance Distribution	Local	0.30% (Min. EGP 25 & Max. EGP 500)
	Foreign	0.30% (Min. EGP 5 & Max. EGP 100)
Memo Pad	Local	EGP 10 per item + Normal fees for the service provided
Reference Letter	Local	EGP 20
Pension Transfer Letter	Local	EGP 20
Salary Transfer Letter	Local	EGP 20
Pledge Registration Fees	Local	EGP 25
ECR Commission	Local	Not Applicable
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

General Rules	
<ul style="list-style-type: none"> <li>Emirates NBD bank has the right to change its fees and interests at any time.</li> <li>The Banking tariffs is applied to all New / Old customers unless otherwise stated.</li> <li>Additional fees / commissions could be applied in case of CBC or Correspondent request.</li> <li>Different fees &amp; interest may apply on Priority customer's accounts.</li> <li>Debiting fees will be with the same transaction's currency.</li> <li>Stamp Duty to be collected according to applicable Laws.</li> </ul>	