

Individual Products and Services schedule of Charges

05-05-2025

بنا عالقاھ رة Banque du Caire







Current Account		
Opening Fees ( local or Foreign Currency)	EGP 120	
Minimum opening balance	EGP 3000 , EUR 100/ USD 100 or equivalent in FCY	
Bank Statement fees (Daily / Weekly /Monthly / Quarterly)	Inside Egypt : EGP 120/Q or equivalent in FCY Outside Egypt: EGP 150/Q or equivalent in FCY	
Maintenance fees	EGP 85 / Quarterly	
Charges if account falls below min balance	EGP 75 / Monthly for LCY Accounts USD 2 / EUR 2/ GBP 2 for FCY Accounts	
Debit Card issuance	Different fees according to Debit Card type	

Saving Account		
Opening Fees ( local or Foreign Currency)	EGP 120	
Minimum opening balance	EGP 5000, USD 100 , EUR 100 , GBP 100	
Bank Statement fees (Quarterly) Inside Egypt : EGP 120/Q or equivalent in FC Outside Egypt: EGP 150/Q or equivalent in FCY		
Maintenance fees EGP 85 / Quarterly		
Charges if account falls below min balanceEGP 75 / Monthly for LCY Accounts USD 2 / EUR 2/ GBP 2 for FCY Accounts		
Debit Card issuance	Different fees according to Debit Card type	

Mega Saving Account		
Opening Fees	EGP 150	
Minimum opening balance	EGP 5000	
Bank Statement fees	EGP 120/Q Inside Egypt – EGP 150/Q Outside Egypt	
Maintenance fees	EGP 100 / Quarterly	
Charges if account falls below min balance	EGP 75 / Monthly	
Debit Card issuance	Free 1st time	

Tharwa Account		
Opening Fees	Free	
Minimum opening balance	EGP 50000	
Bank Statement fees	EGP 120/Q Inside Egypt – EGP 150/Q Outside Egypt	
Maintenance fees	Free	
Charges if account falls below min balance	EGP 75 / Monthly	
Debit Card issuance	Different fees according to Debit Card type	

Current Plus Account		
Opening Fees	EGP 150	
Minimum opening balance	EGP 5000	
Bank Statement fees	EGP 120/Q Inside Egypt – EGP 150 /Q Outside Egypt	
Maintenance fees	EGP 85 / Monthly	
Charges if account falls below min balance	EGP 75 / Monthly	
Debit Card issuance	Different fees according to Debit Card type	



EGP Daily Current Account With Daily Interest		Bokra Account	
Opening Fees ( local or Foreign Currency)	Free	Opening Fees	Free
Minimum opening balance	EGP 100,000		
Bank Statement fees (Daily / Weekly	Inside Egypt : EGP 120/Q or equivalent in FCY	Minimum opening balance	EGP 100 or first installment amount
/Monthly / Quarterly)	Outside Egypt: EGP 150 or equivalent in FCY	Maintenance Fees for Bokra Current Account	Free
Maintenance fees	EGP 100 / Quarterly	Debit Card issuance	Free (Meeza)
Charges if account falls below min balance	EGP 75 / Monthly	Debit Calu Issualice	
Debit Card issuance	Different fees according to Debit Card type	Late payment fees	4% on each late installment

USD Daily Current Account With Daily Interest		Pension Current Account	
Opening Fees	USD 5	Opening Fees	Free
Minimum opening balance	USD 100	-F0	
Bank Statement fees (Daily / Weekly /Monthly / Quarterly)	Inside Egypt : USD 3 Outside Egypt: USD 4	Minimum opening balance / Pension transfer letter	Free
Maintenance fees	USD 2/ Quarterly	Bank Statement / Notification letter	EGP 35 / Quarterly
Drop Down Fees	USD 2/Monthly	Maintenance Fees Free	
Charges if account falls below min balance	USD 100		
Debit Card issuance	Different fees according to Debit Card type	Debit Card issuance	Free 1st time



Waffar Current Account	
Opening Fees	Free
Minimum opening balance	No minimum balance
Bank Statement / Notification letter	Free/ Quarterly
Maintenance Fees	EGP 5 / Monthly
Meeza Debit Card	Free 1st time
Counter cash withdrawal below daily limit of ATMs	EGP 85
Counter cash deposit below daily limit of ATMs	EGP 70

USD Waffar Saving Account		
Opening Fees	Free	
Minimum opening balance	No minimum balance	
Bank Statement / Notification letter	Free/ Quarterly	
Maintenance Fees	Equivalent to EGP 25/ Monthly	

Waffar Saving Acc	count	Waffar Micro Current Account –	Financial Inclusion
Opening Fees	Free	Minimum opening balance	No minimum balance
Minimum opening balance	No minimum balance		No minimum bulance
Bank Statement / Notification letter	Free/ Quarterly	Account Opening/ Renewal Fees	EGP 120
Maintenance Fees	EGP 5 / Monthly		
Meeza Debit Card	Free 1st time	Bank Statement / Notification letter	Free/ Quarterly
Counter cash withdrawal below daily limit of ATMs	N/A	····	
Counter cash deposit below daily limit of ATMs	N/A	Maintenance Fees	No maintenance Fees



Other Fees & Services	
Cheque Book Issuance	EGP 12 per Cheque
Counter cash withdrawal below daily limit of ATMs	EGP 35
Issuing salary transfer letter	EGP 100( EGP 25 for gov loans )
Issuing pension transfer letter	EGP 100
Issuing Power of attorney	EGP 150
Canceling Power of attorney	EGP 30
Standing Instructions ( transfer / payment )	EGP 50
Not applying for insufficient balance	EGP 10
Signature modification	EGP 25
Signature card for minor upon reaching 21 years	EGP 25
Distribution of inheritance	3 per mill with min. EGP 200 max. EGP 5000
Documents required by customers	EGP100 / document for current year
	EGP 100 / document for previous year
Balance Certificate	EGP 200
CBE verification stamp on balance certificates	EGO 25
Signature verification	EGP 50/ paper
Hold mail fees	EGP 450 / quarterly
ATMs Paper Receipt Request Fees for on us (Withdrawal – Balance inquiry- Mini Statement Transactions ) for all cards except credit cards	EGP 2
Bank Statement upon request	EGP 150 for current year EGP 250 for previous year per each bank statement
Cash deposits	D+1 LCY
EGP Cash Deposit Value Date Fees	0.3% with minimum of 50 EGP - with no maximum
Internal Transfer Between BDC Accounts over the counter	EGP 50 or equivalent in FCY







Transfers In Local Currency		
Transfers between customer accounts or to other BDC customers	Free	
Outgoing transfers by Swift	3 per mill with min EGP 20 max EGP 400 +Swift charges EGP30	
Outgoing transfers by ACH	2 per mill with min EGP 50 max EGP 350 + ACH charges EGP5	
Incoming transfers by ACH	Free	
Incoming Payment Orders	Free	
Incoming transfers from CBE by ACH	EGP 2	
Incoming transfers by Swift	EGP 10	
Payment Orders	EGP 150	



Transfers In foreign Currency		
Transfers between customer accounts or to other BDC customers	EGP 40 or equivalent (0.2% (two per thousand) with min. USD 5 & max. USD 50 or its equivalent This fee will be applied to transfers that are paid in cash only to beneficiary)	
Outgoing transfers with value date 2 working days	3 per mill min USD 20 max USD 200 + Swift charges USD 15	
Outgoing transfers ( cash deposits or with value date less than 2 working days) to other internal or external bank	Fees applied on outgoing transfers + 0.1% per mill with minimum USD 15 or its equivalent	
Incoming transfers by Swift	USD 4 or its equivalent for other currencies	
Incoming transfers by ACH in EUR	EUR5	
Incoming transfers by ACH in USD	USD5	
Outgoing transfers by ACH in USD	0.20% with min. amount of USD10 and max of USD75 + USD10 ACH fees	
Outgoing transfers by ACH in EUR	0.20% with min amount of EUR10 and max of EUR75 + EUR10 ACH fees	
Outgoing Transfer Fees Cancellation	USD 20 or equivalent +actual fees	
Incoming Transfer Fees Cancellation (Swift)	EGP30 fees for cancellation of Swift incoming transfers done in LCY \$25 fees for cancellation of Swift Incoming transfer done in FCY	







Cash Deposits	
LCY cash deposit over the counter less than EGP 20,000 (Same customer accounts or credit card)	EGP 20
LCY cash deposit over the counter for other BDC customer	EGP 20
FCY cash deposit to same customer accounts or to other BDC customers	Free



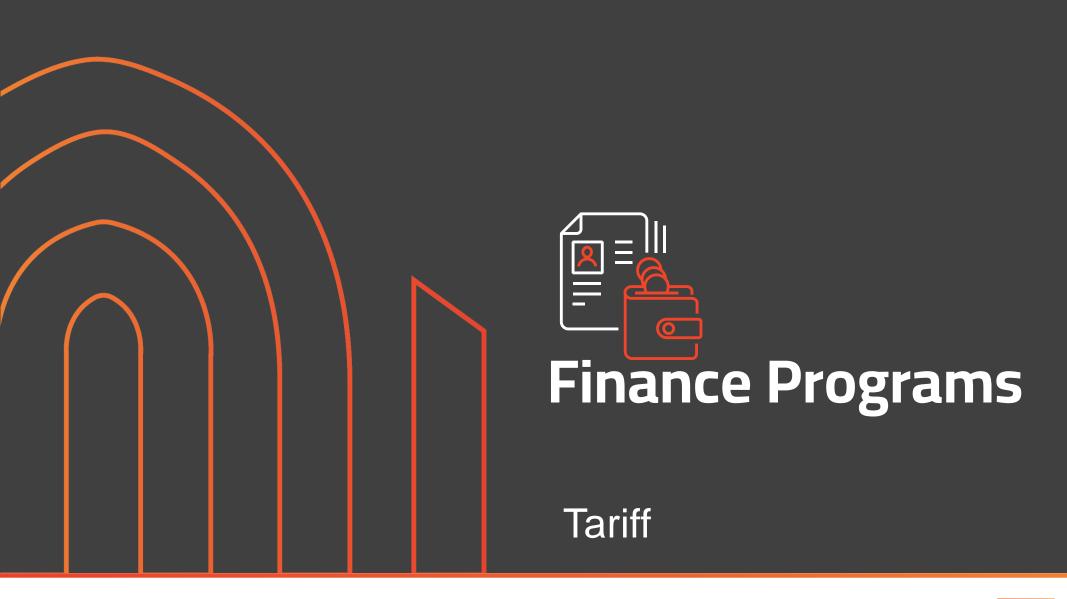




Cheques & Bills In Local Currency		
Collection of deferred Cheque/Bill	2 per mill with min EGP25 and max EGP500 +courier fees EGP5 / paper + EGP 40 if collection through ACH	
Custody of Cheque/Bill	EGP 7 per paper for every year	
Postponement of Cheque/Bill	EGP 30	
Returned cheque/bill before payment date (customer request)	EGP 30	
Protest charges	EGP 30	
Returned cheque/Bill (with or without protest)	EGP 30 + protest charges if applied	
Advice with returned cheque	EGP 100	
Cheque rejection certificate	EGP 30 per cheque	
Stop payment (upon customer request) Stop payment cancelation	EGP 50 EGP 25	
Collection of cheques in favor of other banks inside ACH	EGP 10 + EGP 1 (shipping charges)	
Collection of cheques in favor of other banks outside ACH	2 per mill with min EGP 50 and max EGP 600	
Cheque investigation for previous year	EGP 50 /cheque for every year	
Bank / Authenticated cheques issuance	2 per mill with min EGP 40 and max EGP 500	
Bank / Authenticated cheques cancelation	EGP 50	



Cheques & Bills In foreign Currency		
Collection of bank or personal Cheques in favor of other banks inside Egypt	4 per mill with min USD 10 and max USD 120 + courier charges or its equivalent	
Collection of bank or personal Cheques in favor of other banks outside Egypt	4 per mill with min USD 10 and max USD 120 + courier charges or its equivalent + Correspondent's fees	
Custody of Cheques/Bill	USD 10 or its equivalent per paper per year	
Collection of cheques in favor of the bank customers drawn on other banks outside ACH	3 per mill with min USD 5 & max USD 100 + Swift fees USD 10 or its equivalent	
Returned Cheques	USD 3 or its equivalent	
Bank/ Authenticated cheques issuance	3 per mill with min USD 5 and max USD 200 or its equivalent	
Bank/ Authenticated cheques cancelation	USD 3 or its equivalent	







Auto Loans		
Administration Fees	2.5% from Total Loan Amount	
Early Settlement Fees	Cash deposit 6%- Others 10%	
Late payment fees	4% on the Amount Due – Min EGP 50	
First time license & changing plate number, changing motor number, changing traffic department & changing property	EGP 750	
Renewal	EGP 800	
car release	EGP 1000	

	Business (	Dwner	& Self	Prof	ession
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Administration Fees	<ul><li>2.5% from Total Loan Amount (duration up to 84 months)</li><li>3% from Total Loan Amount (duration more than 84 months)</li></ul>
Early Settlement Fees	Cash deposit 10%- Others 13%
Late payment fees	4 % on the Amount Due – Min EGP 50

Secured Loans/LCY	
Administration Fees	1.5% from Total Loan Amount
Early Settlement Fees	Cash deposit 10% / Others 13%
Late payment fees	4% on the Amount Due / Min EGP 50

Secured	Loans/	<b>FCY</b>
<b>Beedie</b>		

Administration Fees	1.5% from Total Loan Amount
Early Settlement Fees	Cash Deposit 6%

#### **Governmental Loans**

Administration Fees	2.5% from Total Loan Amount (duration up to 84 months) 3% from Total Loan Amount (duration more than 84 months)
Early Settlement Fees	Cash deposit 10%- Others 13%
Late payment fees	4% on the Amount Due – Min EGP 50

Pension Loans		
Administration Fees	<ul> <li>2.5% from Total Loan Amount</li> <li>(duration up to 84 months)</li> <li>3% from Total Loan Amount</li> <li>(duration more than 84 months)</li> <li>1.25% from total loan amount (for BDC pensioners)</li> </ul>	
Early Settlement Fees	Cash deposit 10%- Others 13%	
Late payment fees	4% on the Amount Due – without minimum	

Durable Goods Loans			
Administration Fees	2.5% including stamp duties		
Early Settlement Fees	Cash deposit 6%- Others 10%		
Late payment fees	4% on the Amount Due – Min EGP 50		



Financing Housing	g units Outside CBE initiative		Mi	cro finance Loans
Administration Fees	2% from Total Loan Amount			1% Informal Activities and for owners of transportation, construction equipment,
Early Settlement Fees	2% from Loan Outstanding	Administration Fees	marine transportation and fishing boots 2% Formal Activities	
Late payment fees	4% on the Amount Due		Early Settlement Fees	3% from Loan Outstanding
Application Fees	EGP 500		Late payment fees	4% on the Amount Due (Grace Period 5 days) – Min EGP 20 Informal Sector and for
Legal Fees	EGP 500			owners of transportation, construction equipment, marine transportation and
Appraisers fees	EGP 2000 – EGP 6500		fishing boots Min EGP 50 Formal Sector	

Other Fees for Loans		
Clearance Letter	EGP 75	
Debit Balance - Certificate	EGP 50	
I-Score Fees	BDC Customer EGP 150 Non BDC Customer EGP 200	
Top-up Early settlement fees ( Secured / Gov. Loans/Durable goods/ pension/SEL loans)	1% on the amount due	
Stamp duty fees	0.5 per mill quarterly ( not applied on loans against Installments transfer )	



Overdraft		
Commission on highest debt balance	3 per mill / monthly	
Bank Statement ( Monthly )	Inside Egypt : EGP 35 Outside Egypt : EGP 100	
Maintenance Fees	EGP 30 Quarterly	

Overdraft against salary		
Commission on highest debt balance	1.5 per mill / monthly Min EGP 15	
Bank Statement /Maintenance Fees	Free	







MasterCard Standard Debit Cards		
Card Issuance fees / Replacement fees (Main - Supplementary)	EGP 150	
Annual fees	EGP 150	
PIN Reset	Free	
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5	
Balance Inquiry from other banks' ATMs	Domestic : EGP 5	

Meeza Debit Card		
Card Issuance fees / Replacement fees (Main - Supplementary)	EGP 100	
Annual fees	EGP 100	
PIN Reset	Free	
Cash Withdrawal fees from other banks' ATMs	EGP 5	
Balance Inquiry from other banks' ATMs	EGP 2	

#### MasterCard Titanium Debit Cards

Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	EGP 200
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5
Balance Inquiry from other banks' ATMs	Domestic : EGP 5

#### MasterCard USD Titanium Debit Cards

Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	USD 15
Cash Withdrawal fees from International ATMs	USD 5 + 4%
Markup Fees for non USD transactions (Other FCY)	3%

Meeza Prepaid Card		
Card Issuance fees	EGP 50	
Card Replacement fees	EGP 30	
PIN Reset	Free	
Cash Withdrawal fees from other banks' ATMs	EGP 5	
Balance Inquiry from other banks' ATMs	EGP 5	

#### Debit Card Through Digital Branch

Card Issuance fees / Replacement fees (Main - Supplementary)

EGP 300



# **Prepaid Cards**

Meeza Payroll Card "Private Sector"		
Card Issuance / Annual fees Replacement fees	Free EGP 30	
PIN Reset	EGP 3	
Cash Withdrawal fees from other banks' ATMs	EGP 5	
Balance Inquiry from other banks' ATMs	EGP 2	

Easy Prepaid Card		
Card Issuance fees Replacement fees	EGP 50 EGP 30	
PIN Reset	Free	
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5	
Balance Inquiry from other banks' ATMs	Domestic: EGP 5	

Debit & Prepaid Card ATM / POS fees	
Off-us ATM / POS Deposit	EGP 5
POS cash withdrawal	EGP 5

# Telda Prepaid CardCard Issuance feesEGP 100Card Replacement feesEGP 100PIN ResetFreeCash Withdrawal fees from other banks'<br/>ATMsDomestic : EGP 5

#### Remittance Meeza Unnamed Prepaid Card

Card Issuance fees Card Replacement fees	EGP 50 EGP 30
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	EGP 5
Balance Inquiry from other banks' ATMs	EGP 5

Remittance Prepaid Card	
Card Issuance fees	EGP 50
Card Replacement fees	EGP 30
PIN Reset	EGP 10
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5
Balance Inquiry from other banks' ATMs	Domestic : EGP 5

Meeza Payroll Card "Governmental"		
Card Issuance fees	Free	
Replacement fees	EGP 20	





<b>Credit</b>	Carde
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#### MasterCard Titanium Credit Cards

Card Issuance fees ( Main Card )	EGP 350
Card Issuance fees ( Supplementary Card )	Free for first 2 cards EGP 200 for third card
Annual Fees	Main : EGP 350 Supplementary : EGP 200
Replacement Fees	Main: EGP 200 Supplementary: EGP 150

MasterCard Platinum Credit Cards	
Card Issuance fees ( Main Card )	EGP 650
Card Issuance fees ( Supplementary Card )	EGP 300
Annual Fees	Main: EGP 650 Supplementary: EGP 300
Replacement Fees	Main: EGP 250 Supplementary: EGP 200

MasterCard World Elite Credit Cards		
Card Issuance fees ( Main Card )	EGP 8,000	
Card Issuance fees ( Supplementary Card )	EGP 5,000	
Annual Fees	Main: EGP 8,000 Supplementary: EGP 5,000	
Replacement Fees	Main: EGP 500 Supplementary: EGP 500	

MasterCard Classic / Visa Classic Credit Cards	
Card Issuance fees ( Main Card )	EGP 250
Card Issuance fees ( Supplementary Card )	Free for first 2 cards EGP 150 for third card
Annual fees ( Main Card ) Replacement fees ( Main Card)	EGP 250 EGP 150
Annual /Replacement fees ( Supplementary Card )	EGP 150

#### MasterCard Gold / Visa Gold Credit Cards

Card Issuance fees ( Main Card )	EGP 300
Card Issuance fees ( Supplementary Card	Free for first 2 cards EGP 150 for third card
Annual Fees ( Main / Supplementary )	Main Card: 300 EGP Supplementary Card: EGP150
Replacement Fees (Main / Supplementary)	Main Card: 150 EGP Supplementary Card: EGP150



### Interest rates:

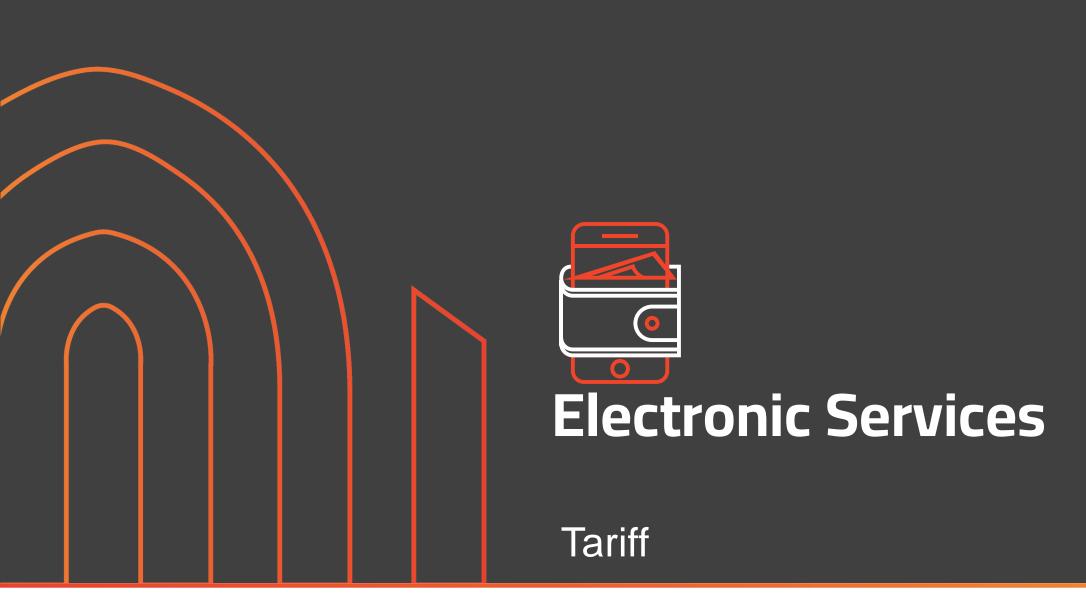
Products	Monthly Interest Rate
Visa Classic	4.30%
MC Classic & Instalment	4.30%
Visa Gold	4.30%
MC Gold	4.30%
MC Titanium	4.30%
MC Platinum	4.30%
MC World Elite	4.30%

## Installment programs reducing rates:

Program	Monthly Interest Rate
BDC Installment Cash by Phone program	3.67%
BDC Installment Easy payment plane program	3.42%



Other Charges	
Pin Reset	Free
Clearance letter Request	EGP 50
Invalid dispute for transaction via MC network	USD 35 ( Cash Withdrawal ) - USD 18( Purchase )
Invalid dispute for purchases or cash withdrawal ( Domestic / international ) via VISA or EBC network	EGP 50/ transaction
Over limit fees	2% Min EGP 40
Late Payment fees	7% from min payment amount with min EGP 100 Max EGP 200
Mark-up fees	5% for all Credit Cards
Cash Withdrawal fees from BDC ATMs	4% Min EGP 40
Cash Withdrawal fees from other banks' ATMs / POS	4% Min EGP 40
Cash Withdrawal fees ( International )	6% + EGP 60
SMS Fees	EGP 10 Monthly
Balance Inquiry from other banks' ATMs Domestic	EGP 2
Balance Inquiry from other banks' ATMs International	EGP 7
Credit Cards Printed Statement	EGP 60 monthly
Credit Card E-Statement	Free
POS Deposit Fee	EGP 5









Fawry Collection	
Up to EGP 500	EGP 5
EGP 501 to EGP 1000	EGP 8
EGP 1001 to EGP 1500	EGP 12
EGP 1501 to EGP 2000	EGP 16
EGP 2001 to EGP 10000	EGP 20

Qahera Cash	
Cash In ( BDC Branches – Fawry – Aman ) / Mobile Recharge	Free
Purchase	0.65%
Cash In - Through BDC ATM	Free
Cash In – Other ATMs	EGP 5
Cash Out ( BDC Branches – Fawry – Aman )	2% Min EGP 2
Cash Out (through BDC ATM) – Individuals	1% Min EGP 3
Cash Out (Other ATMs) – Individuals	1% Min EGP 5
Cash Out (ATM) - Merchants	1% Min EGP 2
VCN Creation	EGP 10 - Usage for free
Money transfer	First transaction per month is free with max EGP 2,000 , then the following transactions fees are as follows:
Money Transfer to other Wallet	0.5% Min EGP 2 , Max EGP 15
Money Transfer to QaheraCash Wallet	EGP 1 per transaction
Dispute	10 EGP "Refunded if Dispute accepted"



Internet Banking	
Service subscription	Free of charge
Inquire about balances of accounts, cards, certificates, deposits and loans	Free of charge
Stop/ Replacement of credit cards	BDC's banking tariff shall apply with respect to Replacement cards
Download and print statements of credit cards	Free of charge
Transfers between customer's accounts	Free of charge
Internal transfers (to another BDC customer)	Free of charge
Domestic transfers (customer of another bank in Egypt)	0.1% of the transferred amount, as follows: If the transfer value is less than 70,000 EGP: Minimum 5 EGP, maximum 20 EGP. If the transfer value is > 70,000 EGP: Maximum 100 EGP.
Transfer to mobile wallets	0.1% of the transferred amount, as follows: If the transfer value is less than 70,000 EGP: Minimum 5 EGP, maximum 20 EGP. If the transfer value is > 70,000 EGP: Maximum 100 EGP.
Cheque book request	BDC's banking tariff shall apply



Product	Monthly Interest
50% Discount on account opening fees regardless number of accounts	100% Discount on account opening fees regardless number of accounts
Free Bank statement upon request(once per month)	Free Bank statement upon request
Free Balance Certificate ( once per month )	Free Balance Certificate
Free Cheque Book of 24 cheques ( once per year )	Free Cheque Book of 48 cheques (once per year)







Tharwa customers From 1 to 5 Million (EGP or its equivalent )	Tharwa Elect customers Above 5 Million ( EGP or its equivalent )
50% Discount on account opening fees regardless number of accounts	100% Discount on account opening fees regardless number of accounts
Free Bank statement upon request(once per month)	Free Bank statement upon request
Free Balance Certificate ( once per month )	Free Balance Certificate
Free Cheque Book of 24 cheques ( once per year )	Free Cheque Book of 48 cheques/ year (50% discount for max 2 extra)
Free issuance of World Elite credit card *Subject to Spending 5,000 EGP within 2 Months of Card issuance	
_	1 Free World Elite Supplementary Credit Card
-	Free Issuance Of Power Of Attorney

Free Cheque Collection Fees Over All Accounts:

Free unlimited Signature verifications

100% Discount on fees & commission applied on LCY transfer (once per month)

Exclusive availability of Safe boxes to Tharwa Clients

25% Discount on Secured Ioan Admin Fees	50% Discount On Secured Loan Admin Fees
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Platinum Debit Card	
Tharwa customers From 1 to 5 Million (EGP or its equivalent )	Tharwa Elect customers Above 5 Million ( EGP or its equivalent )
Free Delivery of Debit card inside Egypt	Free Delivery of Debit Card inside & outside Egypt
Free Issuance of Platinum debit card	
Replacement fees = EGP 300 Annual Fees = EGP 300	
Free 2 supplementary platinum debit cards	
Cash Withdrawal Fees From Other Bank's ATMs	EGP 5
Balance Inquiry From Other Bank's ATMs	EGP 5







Service Fees	
Applying Fees Paid once	EGP 200
Deposit	EGP5000
Small size up to 10,000cm3	EGP 1500 annually
Size from 10,000 to 15,000cm3	EGP 1800 annually
Size from 15,000 to 20,000cm3	EGP 2000 annually
Size from 20,000 to 30,000cm3	EGP 2500 annually
Size from 30,000 to 40,000cm3	EGP 3000 annually
Size from 40,000 to 50,000cm3	EGP 3200 annually
Size from 50,000 to 100,000cm3	EGP 3500 annually
Size from 100,000 to 150,000cm3	EGP 3800 annually
Size from 150,000 to 200,000cm3	EGP 4000 annually
Size greater than 200,000cm <sup>3</sup>	EGP 4200 annually
Late payment fees	2% from annual fees for each month delay min EGP25

