



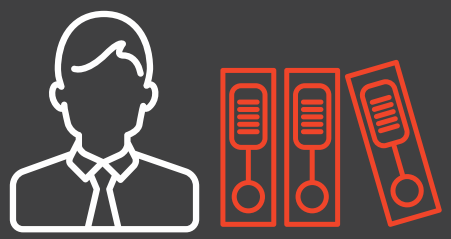
Banque du Caire

Tariff

Individual Products and
Services schedule of Charges

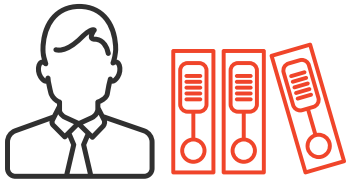
04-04-2024





Personal Accounts

Tariff



Personal Accounts

Current Account

Opening Fees (local or Foreign Currency)	EGP 100
Minimum opening balance	EGP 1500 , EUR 100/ USD 100 or equivalent in FCY
Bank Statement fees (Daily / Weekly /Monthly / Quarterly)	Inside Egypt : EGP 70/Q or equivalent in FCY Outside Egypt: EGP 110/Q or equivalent in FCY
Maintenance fees	EGP 60 / Quarterly
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Different fees according to Debit Card type

Saving Account

Opening Fees (local or Foreign Currency)	EGP 100
Minimum opening balance	EGP 1500, USD 100 , EUR 100 , GBP 100
Bank Statement fees (Quarterly)	Inside Egypt : EGP 70/Q or equivalent in FCY Outside Egypt: EGP 110/Q or equivalent in FCY
Maintenance fees	EGP 60 / Quarterly
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Different fees according to Debit Card type

Mega Saving Account

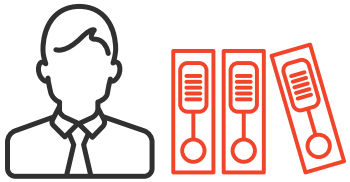
Opening Fees	EGP 100
Minimum opening balance	EGP 1500
Bank Statement fees	EGP 70/Q Inside Egypt – EGP 110/Q Outside Egypt
Maintenance fees	EGP 100 / Quarterly
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Free 1st time

Tharwa Account

Opening Fees	Free
Minimum opening balance	EGP 50000
Bank Statement fees	EGP 70/Q Inside Egypt – EGP 110/Q Outside Egypt
Maintenance fees	Free
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Different fees according to Debit Card type

Current Plus Account

Opening Fees	EGP 100
Minimum opening balance	EGP 5000
Bank Statement fees	EGP 70/Q Inside Egypt – EGP 110 /Q Outside Egypt
Maintenance fees	EGP 60 / Monthly
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Different fees according to Debit Card type



Personal Accounts

EGP Daily Current Account With Daily Interest

Opening Fees (local or Foreign Currency)	Free
Minimum opening balance	EGP 100,000
Bank Statement fees (Daily / Weekly /Monthly / Quarterly)	Inside Egypt : EGP 70/Q or equivalent in FCY Outside Egypt: EGP 110 or equivalent in FCY
Maintenance fees	EGP 100 / Quarterly
Charges if account falls below min balance	EGP 50 / Monthly
Debit Card issuance	Different fees according to Debit Card type

USD Daily Current Account With Daily Interest

Opening Fees	USD 5
Minimum opening balance	USD 100
Bank Statement fees (Daily / Weekly /Monthly / Quarterly)	Inside Egypt : USD 3 Outside Egypt: USD 4
Maintenance fees	USD 2/ Quarterly
Charges if account falls below min balance	USD 300
Debit Card issuance	Different fees according to Debit Card type

Bokra Account

Opening Fees	Free
Minimum opening balance	EGP 100 or first installment amount
Maintenance Fees for Bokra Current Account	Free
Debit Card issuance	Free (Meeza)
Late payment fees	4% on each late installment

Pension Current Account

Opening Fees	Free
Minimum opening balance / Pension transfer letter	Free
Bank Statement / Notification letter	EGP 15 / Quarterly
Maintenance Fees	Free
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 75
Counter cash deposit below daily limit of ATMs	EGP 65

Waffar Saving 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	N/A
Counter cash deposit below daily limit of ATMs	N/A



Other Fees & Services

Other Fees & Services	
Cheque Book Issuance	EGP 10 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 100
Canceling Power of attorney	EGP 30
Standing Instructions (transfer / payment)	EGP 40
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 100 max. EGP 2500
Documents required by customers	EGP100 / document for current year EGP 100 / document for previous year
Balance Certificate	EGP 100
Signature verification	EGP 40/ paper
Hold mail fees	EGP 375 / 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	0.2% with minimum of 20 EGP - with no maximum



Transfers

Tariff





Transfers

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 10 max EGP 300 + 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	Free
Outgoing transfers with value date 2 working days	3 per mill min USD 15 max USD 150 + 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

Tariff





Cash Deposits

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

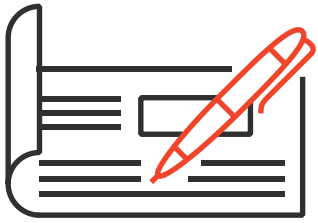
FCY cash deposit to same customer accounts or to other BDC customers

Free



Cheques & Bills

Tariff



Cheques & Bills

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)	EGP 50
Stop payment cancelation	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

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



Finance Programs

Tariff





Finance Programs

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 & Lien mark	EGP 200
Renewal letter, car release letter, changing plate number, changing motor number, changing traffic department & changing property	EGP 275

Business Owner & Self Profession

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

Secured Loans

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

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	2.5% from Total Loan Amount (duration up to 84 months) 3% from Total Loan Amount (duration more than 84 months) 1.25% from total loan amount (for BDC pensioners)
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



Finance Programs

Financing Housing units Outside CBE initiative

Administration Fees	2% from Total Loan Amount
Early Settlement Fees	2% from Loan Outstanding
Late payment fees	4% on the Amount Due

Micro finance Loans

Administration Fees	1% Informal Activities and for owners of transportation, construction equipment, marine transportation and fishing boots 2% Formal Activities
Early Settlement Fees	3% from Loan Outstanding
Late payment fees	4% on the Amount Due (Grace Period 5 days) – Min EGP 20 Informal Sector and for owners of transportation, construction equipment, marine transportation and 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 100 Non BDC Customer EGP 150
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)



Finance Programs

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

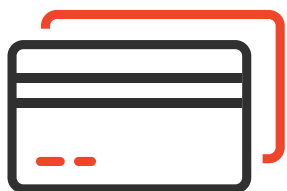
Overdraft against salary

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



Debit & Prepaid Cards

Tariff



Debit Cards

MasterCard Standard Debit Cards

Card Issuance fees / Replacement fees (Main - Supplementary)	EGP 80
Annual fees	EGP 80
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5 International : 4% + EGP 50
Balance Inquiry from other banks' ATMs	Domestic : EGP 5 International : EGP 5

Meeza Debit Card

Card Issuance fees / Replacement fees (Main - Supplementary)	EGP 70
Annual fees	EGP 70
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 150
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5 International : 4% + EGP 50
Balance Inquiry from other banks' ATMs	Domestic : EGP 5 International : EGP 5

MasterCard USD Titanium Debit Cards

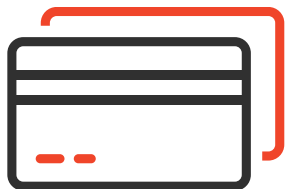
Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	USD 15
Cash Withdrawal fees from International ATMs	USD 5 + 4%
Markup Fees for non USD transactions (Other FCY)	3%

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	Free
Replacement fees	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	EGP 50
Replacement fees	EGP 30
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5 International : 4% + EGP30
Balance Inquiry from other banks' ATMs	Domestic: EGP 5 International: EGP 5

Debit & Prepaid Card Mark-up fees

Mark-up fees across all international transactions for Debit & Prepaid cards	10%
--	-----

Debit & Prepaid Card ATM / POS fees

Off-us ATM / POS Deposit	EGP 5
POS cash withdrawal	EGP 5

Telda Prepaid Card

Card Issuance fees	EGP 100
Card Replacement fees	EGP 100
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 5 International : 4% + EGP30

Remittance Meeza Unnamed 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

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 International : 3% + EGP30
Balance Inquiry from other banks' ATMs	Domestic : EGP 5 International : EGP 5

Meeza Payroll Card "Governmental"

Card Issuance fees	Free
Replacement fees	EGP 20



Credit Cards

Tariff



Credit Cards

MasterCard Classic / Visa Classic Credit Cards

Card Issuance fees (Main Card)	EGP 200
Card Issuance fees (Supplementary Card)	Free for first 2 cards EGP 100 for third card
Annual fees (Main Card)	EGP 200
Replacement fees (Main Card)	EGP 100
Annual /Replacement fees (Supplementary Card)	EGP 100

MasterCard Gold / Visa Gold 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 / Supplementary)	Main Card: 250 EGP Supplementary Card: EGP150
Replacement Fees (Main / Supplementary)	Main Card: 150 EGP Supplementary Card: EGP150

Invalid dispute for Cash & Purchase by Debit & Prepaid Cards

"Invalid dispute for transaction via MC network"	"USD35 (Cash Withdrawal) USD 18 (Purchase)"
"Invalid dispute for purchase or cash withdrawal (Domestic / international) via VISA or EBC network"	EGP 50/ transaction
Markup fees	10%

MasterCard Titanium Credit Cards

Card Issuance fees (Main Card)	EGP 300
Card Issuance fees (Supplementary Card)	Free for first 2 cards EGP 200 for third card
Annual Fees	Main : EGP 300 Supplementary : EGP 200
Replacement Fees	Main: EGP 150 Supplementary: EGP 150

MasterCard Platinum Credit Cards

Card Issuance fees (Main Card)	EGP 600
Card Issuance fees (Supplementary Card)	EGP 300
Annual Fees	Main: EGP 600 Supplementary: EGP 300
Replacement Fees	Main: EGP 200 Supplementary: EGP 200

MasterCard World Elite Credit Cards

Card Issuance fees (Main Card)	EGP 5,000
Card Issuance fees (Supplementary Card)	EGP 5,000
Annual Fees	Main: EGP 5,000 Supplementary: EGP 5,000
Replacement Fees	Main: EGP 500 Supplementary: EGP 500



Credit Cards

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%



Credit Cards

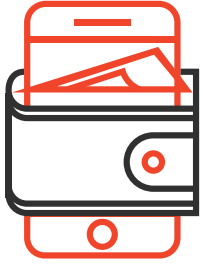
Other Charges

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	10% 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
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



Electronic Services

Tariff



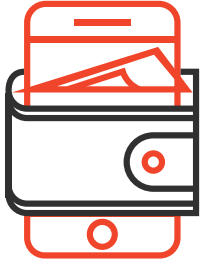
Electronic Services

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”



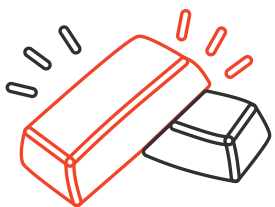
Electronic Services

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)



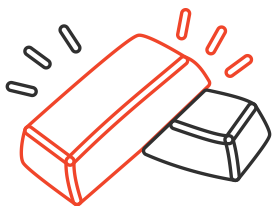
Tharwa Segment

Tariff



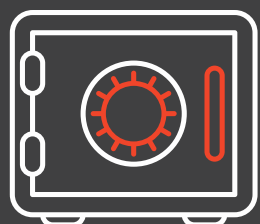
Tharwa Segment

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 loan Admin Fees	50% Discount On Secured Loan Admin Fees



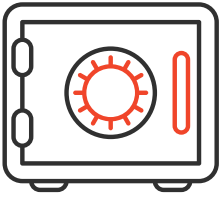
Tharwa Segment

Platinum Debit Card	
Tharwa customers From 1 to 5 Million (EGP or its equivalent)	Tharwa 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 200 Annual Fees = EGP 200	
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
Markup fees 10%	
International Cash Withdrawal = 4% + EGP 50	



Safe Box

Tariff



Safe Box

Service Fees

Applying Fees Paid once	EGP150
Deposit	EGP5000
Small size up to 10,000cm ³	EGP1200 annually
Size from 10,000 to 15,000cm ³	EGP1500 annually
Size from 15,000 to 20,000cm ³	EGP1800 annually
Size from 20,000 to 30,000cm ³	EGP2200 annually
Size from 30,000 to 40,000cm ³	EGP2500 annually
Size from 40,000 to 50,000cm ³	EGP2800 annually
Size from 50,000 to 100,000cm ³	EGP3200 annually
Size from 100,000 to 150,000cm ³	EGP3500 annually
Size from 150,000 to 200,000cm ³	EGP3800 annually
Size greater than 200,000cm ³	EGP4000 annually
Late payment fees	2% from annual fees for each month delay min EGP25

بنك القاهرة
Banque du Caire

