



Banque du Caire

Tariff

Individual Products and
Services schedule of Charges

15-3-2021

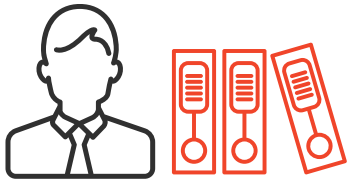




Personal Accounts

Tariff





Personal Accounts

Current Account

Opening Fees (local or Foreign Currency)	EGP 50
Minimum opening balance	EGP 1000 , USD 100 or equivalent in FCY
Charges if account falls below min balance	EGP 10 / Monthly
Maintenance Fees	EGP 30 / Quarterly

Saving Account

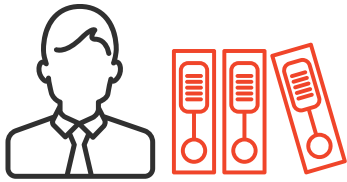
Opening Fees (local or Foreign Currency)	EGP 50
Minimum opening balance	EGP 1000, USD 100 , EUR 100 , GBP 100
Maintenance Fees	EGP 30 / Quarterly

Current Plus Account

Opening Fees	EGP 50
Minimum opening balance	EGP 5000
Maintenance Fees	EGP 30 / Monthly

Bokra Account

Opening Fees	Free
Maintenance Fees for Bokra Current Account	Free
Late payment fees	4% on each late installment



Personal Accounts

Pension Current Account

Opening Fees	Free
Minimum opening balance / Pension transfer letter	Free
Bank Statement	EGP 15 / Quarterly
Maintenance Fees	Free
Debit Card issuance	Free 1st time

Bank Statement

Bank Statement for current accounts Daily / Weekly / Monthly / Quarterly	Inside Egypt : EGP 30 or equivalent in FCY Outside Egypt: EGP 100 or equivalent in FCY
Bank Statement for Saving accounts (Quarterly)	Inside Egypt : EGP 30 or equivalent in FCY Outside Egypt: EGP 100 or equivalent in FCY
Bank Statement upon request	EGP40 for current year EGP80 for previous year per each bank statement



Other Fees & Services

Other Fees & Services	
Cheque Book Issuance	EGP 3 per Cheque
Counter cash withdrawal below daily limit of ATMs	EGP 20
Issuing salary transfer letter	EGP 75 (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 30
Not applying for insufficient balance	EGP 10
Signature modification	EGP 25
Signature card for minor upon reaching 21 years	EGP 15
Distribution of inheritance	3 per mill with min EGP50 max EGP 2500
Documents required by customers	EGP10 / page for current year EGP20 / page for previous year
Balance Certificate	EGP 50
Signature verification	EGP 25 / paper
Hold mail fees	EGP 100 / quarterly
ATMs Paper Receipt Request Fees for on us (Withdrawal – Balance inquiry- Mini Statement Transactions) for all cards except credit cards	EGP 0.5



Transfers

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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 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 + 1 per mill with minimum USD 10 and without maximum or its equivalent
Incoming transfers by Swift	USD 4 or its equivalent for other currencies



Cash Deposits

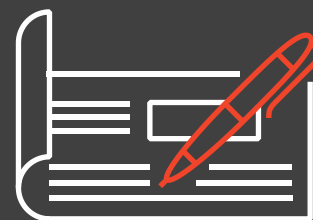
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Cash Deposits

Cash Deposits	
LCY cash deposit over the counter less than EGP 20,000 (Same customer accounts or credit card)	EGP 15
LCY cash deposit over the counter for other BDC customer	Free
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 25 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 or outside Egypt	4 per mill with min USD 6 and max USD 120 + courier charges or its equivalent
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

Business Owner & Self Profession

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

Secured Loans

Administration Fees	1.5% from Total Loan Amount
Early Settlement Fees	Cash deposit 6% / Others 10%
Late payment fees	4% on the Amount Due / Min EGP 50

Governmental Loans

Administration Fees	2.5% from Total Loan Amount
Early Settlement Fees	Cash deposit 8%- Others 10%
Late payment fees	4% on the Amount Due – Min EGP 50

Pension 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 – 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 sector / 2% formal sector
Early Settlement Fees	3% from Loan Outstanding
Late payment fees	4% on the Amount Due – Min EGP 20 informal sector Min EGP 50 formal sector

Other Fees for Loans

First time license, renewal letter , traffic Gov letters , etc.....	EGP 200
Clearance Letter	EGP 75
Debit Balance - Certificate	EGP 50
I-Score Fees	BDC Customer EGP 50 Non BDC Customer EGP 70
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 30 Outside Egypt : EGP 100
Maintenance Fees	EGP 30 Quarterly

Overdraft against salary

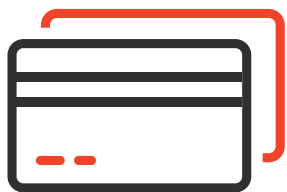
Commission on highest debt balance	1.5 per mill / monthly Min EGP 15
Bank Statement /Maintenance Fees	Free



Debit & Prepaid Cards

Tariff





Debit Cards

Meeza Debit Card	
Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	EGP 20
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	EGP 5
Balance Inquiry from other banks' ATMs	EGP 2

Titanium Mastercard	
Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	EGP 60
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 7 International : 3% + EGP30
Balance Inquiry from other banks' ATMs	Domestic : EGP 5 International : EGP 5

Standard Mastercard	
Card Issuance fees / Annual fees / Replacement fees (Main - Supplementary)	EGP 40
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 7 International : 3% + EGP30
Balance Inquiry from other banks' ATMs	Domestic : EGP 5 International : EGP 5



Prepaid Cards

Meeza Prepaid Card

Card Issuance fees / Annual fees / Replacement fees	EGP 15
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	EGP 6
Balance Inquiry from other banks' ATMs	EGP 5

Remittance Prepaid Card

Card Issuance fees	Free
Card Replacement fees	EGP 30
PIN Reset	EGP 10
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 7 International : 3% + EGP30
Balance Inquiry from other banks' ATMs	Domestic: EGP 5 International: EGP 5

Meeza Payroll

Card Issuance / Annual fees / Replacement fees	Free EGP 10
PIN Reset	EGP 3
Cash Withdrawal fees from other banks' ATMs	EGP 3
Balance Inquiry from other banks' ATMs	EGP 2

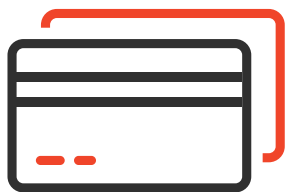
Easy / Arsenal Prepaid Card

Card Issuance fees / Replacement fees	Easy: EGP 20 for 2 years Arsenal: EGP 20 for 1 year
PIN Reset	Free
Cash Withdrawal fees from other banks' ATMs	Domestic : EGP 7 International : 3% + EGP30
Balance Inquiry from other banks' ATMs	Domestic: EGP 5 International: EGP 5



Credit Cards

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Credit Cards

Silver Master or Visa Credit Card

Card Issuance fees (Main Card)	EGP 150
Card Issuance fees (Supplementary Card)	Free for first 2 cards EGP 50 for third card
Annual /Replacement fees (Main Card)	EGP 75
Annual /Replacement fees (Supplementary Card)	EGP 50

Titanium Master Credit Card

Card Issuance fees (Main Card)	EGP 250
Card Issuance fees (Supplementary Card)	Free for first 2 cards EGP 125 for third card
Annual Fees	Main: EGP 200 Supplementary: EGP 125
Replacement Fees	Main: EGP 100 Supplementary: EGP 100

Gold Visa Credit Card

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 / Supplementary)	EGP 100
Replacement Fees (Main / Supplementary)	EGP 80

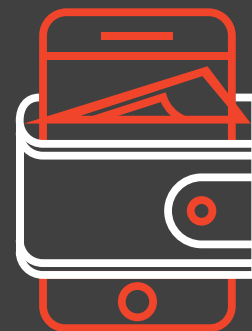
World Elite Master Credit Card

Card Issuance fees (Main Card)	EGP 2500
Card Issuance fees (Supplementary Card)	Free for first 2 cards EGP 1,000 for third card
Annual Fees	Main: EGP 2500 Supplementary: EGP 500
Replacement Fees	Main: EGP 100 Supplementary: EGP 100



Credit Cards

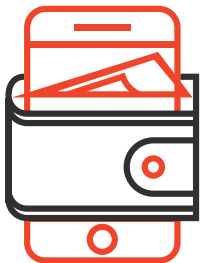
Other Charges	
Pin Reset	Free
Clearance letter Request	EGP 25
Invalid dispute for cash (Domestic / international)	USD 35 (Mastercard) - EGP 50 (Visa / EBC)
Invalid dispute for purchases (Domestic / international)	EGP 50 / transaction
Over limit fees	1% Min EGP 20
Late Payment fees	7% from min payment amount with min EGP 50 Max EGP 100
Mark-up fees	3% for all cards - 1.5% for World Elite Card
Cash Withdrawal fees from BDC ATMs	2% Min EGP 20
Cash Withdrawal fees from other banks' ATMs	2.5% + EGP 20
Cash Withdrawal fees (International)	4% + EGP 30
Balance Inquiry from other banks' ATMs Domestic	EGP 2
Balance Inquiry from other banks' ATMs International	EGP 7



Electronic Services

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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

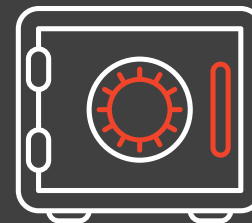
Qahera Cash

Cash In (BDC Card -Branch - ATM - Aman) / Purchase / Mobile Recharge	Free
Cash Out (Bank Branch / Aman Outlets)	2% Min EGP 2
Cash Out (ATM)	1% Min EGP 2
Money Transfer to other Wallet	1% Min EGP 2
VCN Creation	EGP 10 - Usage for free



Electronic Services

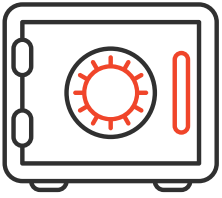
Internet Banking	
Subscription	Free
Transfers between customer accounts or other BDC customers accounts	Free
Payment of BDC Credit Cards	Free



Safe Box

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Safe Box

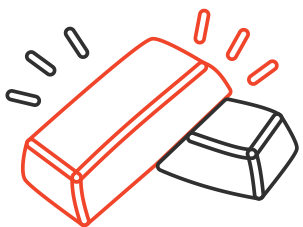
Service Fees	
Applying Fees Paid once	EGP150
Deposit	EGP5000
Small size up to 10,000cm ³	EGP600 annually
Size from 10,000 to 15,000cm ³	EGP1000 annually
Size from 15,000 to 20,000cm ³	EGP1200 annually
Size from 20,000 to 30,000cm ³	EGP1400 annually
Size from 30,000 to 40,000cm ³	EGP1500 annually
Size from 40,000 to 50,000cm ³	EGP1600 annually
Size from 50,000 to 100,000cm ³	EGP1800 annually
Size from 100,000 to 150,000cm ³	EGP2000 annually
Size from 150,000 to 200,000cm ³	EGP2200 annually
Size greater than 200,000cm ³	EGP2400 annually
Late payment fees	2% from annual fees for each month delay min EGP25



Tharwa Segment

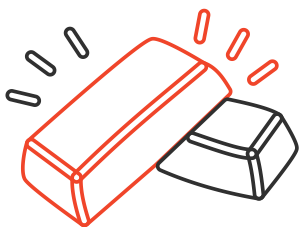
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Tharwa Segment

Tharwa customers From 1 to 5 Million (EGP or its equivalent)	Tharwa 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 (once per year)
50% Discount on fees & commission applied on cheques collection & bank cheques issuance	
100% Discount on fees & commission applied on Authenticated cheques	
100% Discount on fees & commission applied on LCY transfer (once per month)	
50% Discount on Safe Box rental fees	
100% Discount on Salary Transfer Letter	
Waived from Stamp duties fees applied on applications / forms	



Tharwa Segment

Platinum Debit Card

Tharwa customers
From 1 to 5 Million (EGP or its equivalent)

Free Delivery of Debit card inside Egypt

Tharwa customers
Above 5 Million (EGP or its equivalent)

Free Delivery of Debit Card inside & outside Egypt

Lifetime exemption from Issuance and renewal fees (Provided that the Min balance of service is maintained)

Replacement fees = EGP 50

Free 2 supplementary platinum debit cards

Up to 4 times free service for balance inquiry and 4 times for withdrawal from other banks ATMs monthly.
Beyond that : Balance inquiry EGP 2.5 & Withdrawal EGP 3.5

Tharwa Account

Opening Fees

Free

Minimum opening balance

EGP 50000

Bank Statement

EGP 30 Inside Egypt – EGP 100 Outside Egypt

Maintenance Fees

Free

بنك القاهرة
Banque du Caire

