

SIMPLIFIED BANK TARIFF FOR CORPORATE & BUB

Accounts		
Service	Current	Call
Opening Fees	100 EGP or equivalent in FCY	200 EGP
Minimum Opening Balance	5,000 EGP (Corporate) 10,000 EGP (BUB) 1,000 USD or equivalent in FCY	250,000 EGP / 50,000 USD
Maintenance Fees	Free (Corporate) 50 EGP / Monthly (BUB)	N/A
Closing of Account	50 EGP or equivalent in FCY or available balance	
Value Date of Cash Deposit	EGP D+1 / USD D+2 / other FCY D+3	EGP D+1 / USD D+2

Transfers			
Service	%	Min.	Max.
Outgoing Transfer	Local (Corporate)	0.20%	50 EGP
	Local (BUB)	0.30%	300 EGP
	Foreign	0.60%	50 USD
Outgoing Transfer (Related to Trade and/or Business Requirements in FCY)	1.25%	1,000 EGP or equivalent in FCY	No max.
Outgoing Transfer Through Swift (Online Banking)	0.10%	50 EGP	300 EGP
	0.30%	25 USD (Corp.) 50 USD (BUB)	175 USD (Corp.) 350 USD (BUB)
Outgoing Payment Through ACH	0.20%	50 EGP	300 EGP
Swift Fees (Over the Counter)	50 EGP (Corporate) / 150 EGP (BUB)		
	25 USD or equivalent in FCY (Corporate) 60 USD or equivalent in FCY (BUB)		
Amendment or Cancellation of Request	50 EGP		
	10 USD or equivalent in FCY		
Outgoing Investigation Inquiry	50 EGP		
	10 USD or equivalent in FCY		
Internal Transfer within Emirates NBD	Corporate	Free	
	BUB	150 EGP or equivalent in FCY	
Incoming Transfer	2 EGP		
	2 USD		
Incoming Transfer to Non-Customer & Credited to Beneficiary Account at Other Banks	0.10%	50 EGP	300 EGP
Incoming Transfer to Non-Customer & Paid Cash on Emirates NBD Counter	N/A		
	50 USD		

Cheques			
Cheque Book Issuance			
Number of Leaves		Charges	
10 Leaves	Over the Counter	Corporate	100 EGP or equivalent in FCY
		BUB	200 EGP or equivalent in FCY
	Online Banking	Corporate	50 EGP or equivalent in FCY
		BUB	150 EGP or equivalent in FCY
25 Leaves	Over the Counter	Corporate	200 EGP or equivalent in FCY
		BUB	300 EGP or equivalent in FCY
	Online Banking	Corporate	100 EGP or equivalent in FCY
		BUB	250 EGP or equivalent in FCY

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	10 EGP per cheque		
Rejection from Other Banks Inside Clearing House	25 EGP per cheque		
Outside Clearing House			
Collection from Other Banks Outside Clearing House (FIN Copy)	0.20%	20 EGP	350 EGP
Rejection from Other Banks Outside Clearing House (FIN Copy)	0.20%	20 EGP	350 EGP
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%	10 USD	100 USD
Rejection from Other Banks Inside AIB Clearing House	0.30%	10 USD + 5 USD	100 USD + 5 USD
Outside Clearing House			
Collection from Other Banks Outside Clearing House	0.30%	10 USD	150 USD
Rejection from Other Banks Outside Clearing House	0.30%	10 USD + 5 USD	150 USD + 5 USD
Collection from Other Banks Outside EGYPT	0.30%	10 USD	150 USD
	+ DHL 50 USD (per range of Cheques for the same Customer)		
Rejection from Other Banks Outside EGYPT	5 USD		
Tracer Swift	25 USD 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	30 EGP		
Outside Clearing House			
Cheque Payment from Our Customerfor Other Banks (FIN Copy)	0.30%	20 EGP	350 EGP

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	10 USD		
Inside EGYPT			
Collection from Our Customer For Other Banks Outside AIB Clearing House	0.30%	20 USD	100 USD
Rejection from Other Banks Outside Clearing House (FIN Copy)	10 USD		
Outside EGYPT			
Collection from Our Customer For Other Banks	0.30%	20 USD	100 USD
Rejection from Our Customer For Other Banks	0.30%	20 USD	100 USD
	+ 10 USD + DHL 50 USD		

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

Bank Draft, Manager Cheque and Certified Cheque				
Service	Currency	%	Min.	Max.
Issue Manager Cheque (inside Egypt)	Local & Foreign	0.20%	Corporate: 50 EGP or equivalent in FCY BUB: 150 EGP or equivalent in FCY	Corporate: 300 EGP or equivalent in FCY BUB: 400 EGP or equivalent in FCY
Issue Demand Draft (outside Egypt)	Foreign	0.30%	20 USD	100 USD
Certification of Cheque	Local	0.50%	350 EGP	2,500 EGP
	Foreign	0.30%	10 USD	100 USD
Issue Manager Cheque for BUB Lending Program	Local	Free		

Stop Payment of Cheque			
Service	Currency	Min.	Max.
Stop Payment per Cheque	Local	50 EGP	500 EGP
	Foreign	10 USD	30 USD
Revoke per Cheque	Local	20 EGP	300 EGP
	Foreign	2 USD	20 USD
or equivalent in FCY			

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

Corporate Debit MasterCard	
Service	Charges
Issuance Fees - Corporate	150 EGP
Issuance Fees - BUB	300 EGP
Renewal Fees	150 EGP p.a.
Replacement Card Fees	100 EGP
Replacement PIN Fees	Free
Cash Withdrawal / Balance Inquiry on Emirates NBD ATM's	Free
Cash Withdrawal on Local ATM's Network (123 ATM's)	5 EGP
Withdrawal on Local ATM's (not 123 Network)	Free

Balance Inquiry on Other Bank ATM's	2 EGP
Captured Card Due to Customer Fault on Emirates NBD ATMs	100 EGP (same as replacement)
Rejected Cash Dispute on Local ATM's Network (123 ATM's)	50 EGP
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	300 EGP
Renewal Fees	300 EGP
Replacement Card Fees	175 EGP
Replacement PIN Fees	Free
Over Credit Limit Fees	100 EGP (over 10.00% of credit limit)
Interest Rate (POS & ATM)	3.15% (monthly on outstanding balance)
Mark-Up Fees (POS & Cash)	10.00%
Cash Withdrawals Inside EGYPT	3.00% (min. 50 EGP)
Cash Withdrawals Outside EGYPT	6.00% (min. 50 EGP)

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

Trade Finance (Letters of Credit)	
Import Letter of Credit	
Service	Charges
Sight LC Issuance	1.25% (min. 2,000 EGP or equivalent in FCY/per quarter)
Deferred LC Issuance	1.25% (min. 2,000 EGP or equivalent in FCY/per quarter)
Acceptance of Documents under Deferred LC	0.50% (min. 1,500 EGP or equivalent in FCY/per quarter)
Issuing of Draft LC	1,000 EGP or equivalent in FCY
Amendment Under Draft LC	300 EGP or equivalent in FCY
Form 4 - Corporate	300 EGP
Form 4 - BUB	550 EGP
Admin Fees	200 EGP or equivalent in FCY
Discrepancy Fees (whether on Beneficiary or Applicant account)	150 USD flat or equivalent in FCY
Increase	1.25%(min. 2,000 EGP or equivalent in FCY/per quarter) of the increased amount only
Extension During the Period	0.25% (min. 1,000 EGP or equivalent in FCY)
Amendment other than Increase or Extension	250 EGP per item or equivalent in FCY
Extension (New Period up to 1 year (Sight/Deferred))	0.25% (min. 2,000 EGP or equivalent in FCY/per quarter for a year) then another year rate to be repeated
Extension (New Period more than 1 year (Sight/Deferred))	Same as Issuance
Shipping Guarantee Issuance Fees	200 USD flat or equivalent in FCY/EGP
Endorsement of B/L or AWB	200 EGP
Reimbursement Charges	150 USD or 150 EUR or equivalent in FCY/EGP
Postage Outside Egypt	75 USD or 75 EUR or equivalent in FCY/EGP
Postage Inside Egypt	25 USD or 25 EUR or equivalent in FCY/EGP
Swift Charges (Full)	100 USD or equivalent in FCY/EGP
Swift Charges (Short)	30 USD or equivalent in FCY/EGP

Export Letter of Credit	
Service	Charges
Advising	50 USD or 50 EUR 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	30 USD or 25 EUR or equivalent in FCY/EGP
Transfer of Transferable LC	0.20% min. 50 USD
Payment / Negotiation	0.30% of documents value (min. 75 USD or 75 EUR or equivalent in FCY/EGP)
Assignment of Proceeds Commission	0.25% of Assigned Amount min. 100 USD or equivalent in FCY/EGP
Postage Outside Egypt	75 USD or 75 EUR or equivalent in FCY/EGP
Postage Inside Egypt	25 USD or 25 EUR or equivalent in FCY/EGP
Postage Within Emirates NBD Branches	5 USD or 5 EUR or equivalent in FCY/EGP
Admin Fees	35 USD or 35 EUR or equivalent in FCY/EGP
Swift Charges (Full)	100 USD or equivalent in FCY/EGP
Swift Charges (Short)	35 USD or 35 EUR or equivalent in FCY/EGP
Export Certificate	250 EGP or equivalent in FCY

Standby Letter of Credit	
Service	Charges
Issuance Commission	1.25% (min. 1,350 EGP or equivalent in FCY / per quarter) remaining is the 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. 2,000 EGP or equivalent in FCY)
Deferred Payment IDCs (Corporate)	1.25% (min. EGP 2,000 or equivalent in FCY)
Deferred Payment IDCs (BUB)	1.25% (min. EGP 3,000 or equivalent in FCY)
Avalization	0.50% (min. 1,000 EGP or equivalent in FCY/per quarter) + IDCs Handling Commission
Form 4 - Corporate	300 EGP
Form 4 - BUB	550 EGP
Admin Fees	200 EGP
Amendment to Collection Instruction or Extension	100 EGP or equivalent in FCY
Endorsement of B/L or AWB	200 EGP
Swift Charges	30 USD or equivalent in FCY/EGP
Postage Outside Egypt	75 USD or 75 EUR or equivalent in FCY/EGP
Postage Inside Egypt	25 USD or 25 EUR or equivalent in FCY/EGP

Documentary Collection	
Export Documentary Collection	
Service	Charges
Payment Commission	0.3% (min. 75 USD or 75 EUR or equivalent in FCY/EGP)
Admin Fees	35 USD or 35 EUR or equivalent in FCY/EGP (once per collection)
Postage Outside Egypt	75 USD or 75 EUR or equivalent in FCY/EGP
Postage Inside Egypt	25 USD or 25 EUR or equivalent in FCY/EGP
Swift Charges (Short)	35 USD or 35 EUR or equivalent in FCY/EGP
Export Certificate	250 EGP or equivalent in FCY

Letters of Guarantee	
Local Guarantee	
Service	Charges
Bid Bond Issuance	0.30% (min. 150 EGP or equivalent in FCY / per quarter) half commission for fully secured cash margin with same min.
Performance / Advance Payment Bond Issuance	0.60% (min. 200 EGP 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	200 EGP or equivalent in FCY
Advising Commission	100 EGP or equivalent in FCY
Admin Fees	100 EGP or equivalent in FCY
Swift (Local)	100 EGP or equivalent in FCY

Cross Border Guarantee	
Service	Charges
Bid Bond Issuance	0.30% (min. 60 USD or equivalent in FCY / per quarter) half commission for fully secured cash margin with same min.
Performance/Advance Payment Bond Issuance	0.60% (min. 85 USD 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	200 EGP or equivalent in FCY
Admin Fees	100 EGP or equivalent in FCY
Swift (Full)	100 USD or equivalent in FCY/EGP
Swift (Short)	50 USD or 50 EUR

International Guarantee	
Service	Charges
Admin Fees	50 USD or 50 EUR (Upon Issuance ONLY)
Amendment	150 USD or 150 EUR
Swift	50 USD or 50 EUR
Postage by DHL	75 USD or 75 EUR
Courier Inside Egypt	25 USD or 25 EUR
Courier Outside Egypt	75 USD or 75 EUR

Safe Deposit Box			
Service	Size	Periodicity	Fees
Small Box	7.5 cm - 10 cm	Annually	2,000 EGP
Medium Box	15 cm - 20 cm	Annually	3,000 EGP
Large Box	30 cm - 60 cm	Annually	4,000 EGP
Key Insurance	-	Once	2,000 EGP

Other Services		
Service	Currency	Charges
Periodic Bank Statement	Local	150 EGP
	Foreign	10 USD or equivalent in FCY
Bank Statement (Online Banking)	Local & Foreign	Free
Duplicate Copy of Bank Statement	Local	Corporate: 5 EGP per page (max. 300 EGP) BUB: 10 EGP per page (max. 500 EGP) + 50 EGP for stamp per request not paper (if required)
Balance Certificate Issuance	Local	Corporate: 150 EGP BUB: 300 EGP
Balance Certificate (Previous Years)	Local	60 EGP + Actual Charge
	Foreign	20 USD + Actual Charge
Traffic Letter (Issuance)	Local	200 EGP
Traffic Letter (Renewal / Release)	Local	225 EGP
Signature Authentication	Local	50 EGP per signature
	Foreign	3 USD or equivalent in FCY per signature
Internal Power of Attorney (POA)	Local	50 EGP
	Foreign	5 USD
I-Score	Local	Not Applicable
Daily Statement through MT940	Foreign	50 USD
Memo Pad	Local	10 EGP per item + normal fees for the service provided
Reference Letter	Local	Not Applicable
Pledge Registration Fees	Local	50 EGP
ECR Commission	Local	1,000 EGP
Collection of In House Cheque (Over the Counter)	Local	Free
	Foreign	Free
Rejection of In House Cheque (Over the Counter)	Local	50 EGP
	Foreign	10 USD 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 MCSD)	One per ten thousand	25 EGP	
Delivery Transfer (Transferring the Account to another Bookkeeper for Each Security)	One per thousand	100 EGP	
Securities Buying or Selling Commission	One per thousand	10 EGP	
Securities Deposit (for Each Security)	One per ten thousand	10 EGP	
Physical Securities Deposit (in the Bank's Safe)	Half per thousand	50 EGP	
Coupons Collection (from the Coupon Value)	One per ten thousand	10 EGP	
Issuing a Statement of Account		5 EGP	
Mortgage of Security	One per ten thousand	10 EGP	
Mortgage of Security Cancelation	One per ten thousand	10 EGP	
Letters to Attend the General Assemblies of the Issuing Companies		5 EGP	
Account Opening Fees for Securities		15 EGP	
Risk Fund Fee (for Total Security Value) Annually From the actual Balance By End of December each Year	Eleven per one hundred thousand		100 EGP 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	20 EGP	600 EGP

Custody of Foreign Securities			
Service	Type	Charges	Description
GDR	Local	10 USD	Other than the stock market commission/local depository bank / international depository bank
	Foreign		
Holding Fees	Foreign	0.05% Monthly (min. 5 USD)	Based on the market value of the securities portfolio at the end of month
Buying/Selling Securities	Foreign	0.80% per transaction (min. 50 USD)	
Collection of Coupons	Foreign	0.50% (min. 5 USD & max. 500 USD)	From coupon value
Standard Account Statement	Foreign	Free	Semi annually
Account Statement Request	Foreign	1 USD per statement	

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

Transaction Banking Services			
BusinessONLINE Charges			
Service	SME	Commercial Corporate	Large Corporate
Full Version (payment + inquiry)	100 EGP	150 EGP	150 EGP
Inquiry / Account Statement	50 EGP	50 EGP	50 EGP
Payroll	Free	Free	Free
Transfer Charges (EGP)	50 EGP	150 EGP	150 EGP
Transfer Charges (FCY)	470 EGP	940 EGP	1,800 EGP

Smart Trade		
Service	Charges	Inquiry
Customer Sight Training	500 EGP	150 EGP
Subscription Fees (monthly)	300 EGP	
Token Password Creation	N/A	
• All transactions executed through smartBUSINESS are subject to 50.00% discount and no SWIFT charges are applied. The said discount does not apply to Smart Trade transactions.		

Personalized Cheques	
Service	Charges
Personalized Cheques	5 EGP per cheque (min. 500 cheques)

E-Collection with Fawry	
Service	Charges
Collection Fees	On a case-by-case basis based on the volume and location (cost of Fawry + our margin with a min. 0.25%)

Governmental Services		
Service	Commission Fees for Customers	Commission Fees for Non-Customers
Unified Window	0.20% (min. 50 EGP & max. 300 EGP) + network (E-Finance) commission	0.40% (min. 100 EGP & max. 600 EGP) + network (E-Finance) commission
Supply Order	20 EGP + network (E-Finance) commission	90 EGP + network (E-Finance) commission
Real Estate Taxes	20 EGP + network (E-Finance) commission	90 EGP + network (E-Finance) commission
Citizen Payment	Below 10,000 EGP: 20 EGP + network (E-Finance) commission Above 10,000 EGP: Free	90 EGP + network (E-Finance) commission
General Organization for Export and Import Control	0.20% (min. 50 EGP & max. 300 EGP) + network (E-Finance) commission	0.40% (min. 100 EGP & max. 600 EGP) + network (E-Finance) commission
Taxes	Network (E-Finance) commission only	Network (E-Finance) commission only
Customs	0.20% (min. 50 EGP & max. 300 EGP) + network (E-Finance) commission	0.40% (min. 100 EGP & max. 600 EGP) + network (E-Finance) commission
Social Insurance	0.20% (min. 50 EGP & max. 300 EGP) + network (E-Finance) commission	0.40% (min. 100 EGP & max. 600 EGP) + network (E-Finance) commission

ACH/CORPAY	
Service	Charges
Monthly Fees	150 EGP
Transaction Fees	10 EGP per transaction
Token	First token is free / Extra token is 35 EUR

Corporate Payment Service (CPS)		
Service	Bank Charges	Network Charges
Taxes	75 EGP	0.15% (min. 53 EGP & max. 200 EGP) + VAT
Customs		
Social Insurance		
El Nafeza	100 EGP	0.15% (min. 105.2 EGP & max. 438.6 EGP) + VAT
Token	Free	Not Applicable

Digital Signature	
Service	Charges
Transaction Fees	500 EGP
Certificate Renewal Fees	255 EGP per year

SWIFT Scoring MT101		
Service	Charges	
Implementation Fees	3,000 EGP	
Monthly Fees	Local	1,000 EGP (min. 50 EGP & max. 300 EGP)
	Foreign	1,000 EGP (min. 50 USD & max. 250 USD)
Transfer within Emirates NBD	20 EGP	

General Rules	
• Emirates NBD bank has the right to change its fees and interests at any time.	
• The bank tariff is applied to all new/old customers unless stated otherwise.	
• Additional fees/commissions may be applied in case of the CBE's/Correspondent's request.	
• Debit fees will be in the same currency as the transaction.	
• Stamp Duty is to be collected according to applicable laws.	