

# Cash Back Cards

## Charges & Fees

Schedule of Charges	Classic	Titanium	Platinum
<b>Annual Fee- Primary</b>	EGP 175	EGP 250	EGP 450
<b>Annual Fee – Supplementary</b>	2 Free Card for first year only EGP 75 (3rd Card onwards)	5 Free Cards for first year only EGP 150 (6th Card onwards)	6 Free Cards for first year only EGP 250 (7th Card onwards)
<b>Card Replacement fee</b>	EGP 100	EGP 100	EGP 150
<b>Foreign currency conversion rate. (for International transactions) (2)</b>			
<b>Markup fees on Purchases transactions</b>	6%		8%
<b>Markup fees on Cash withdrawal</b>	9%		
<b>Murabaha Monthly Profit Rate %*</b>	2.49%		
<b>Cash withdrawal Fee (1)</b>	3.99% or min EGP 30		
<b>Monthly Takaful Protection contribution (3)</b>	EGP 5 per EGP 1000 of the monthly statement balance		
<b>Charge of Dispute – Decline fee</b>	EGP 100		
<b>Copy of sales receipt fee</b>	EGP 50 per copy		
<b>Repayment Grace Period</b>	Up to 55 days		
<b>Minimum Repayment Required</b>	5% or min EGP 100		
<b>Cash Withdrawal Limit</b>	100% of Card limit		
<b>Statement Monthly Delivery Fee</b>	EGP 7		
<b>Late Payment Fee</b>	EGP 100		

### Notes

1- Whichever is greater. Includes cash withdrawal at ATMs, Exchange houses.

2- For transactions that take place outside Egypt, where the merchant charges the cardholder in the local (i.e. non-EGP) currency.

3- Includes the fee of ADIB-Egypt as an agent of the Cardholder.

\* For fully secured Cash Back Card Murabaha Monthly Profit Rate is 1.75%

All of the above currencies are in EGP