

ADIB-Etisalat Cards

Charges & Fees

Schedule of Charges	Gold	Titanium	Platinum
Annual Fee- Primary	EGP 250	EGP 250	EGP 450
Annual Fee – Supplementary	3 Free Cards for first year only EGP 125 (4th 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)
Murabaha Monthly Profit Rate (Unsecured)	2.49%		
Murabaha Monthly Profit Rate (secured)	1.75%		
Cash Withdrawal Fee(1)	3.99% or minimum EGP 30 whichever is higher		
Payment Past Due Date Fee(2)	EGP 100		
Foreign Currency Conversion Rate Cash (3)	9%		
Foreign Currency Conversion Rate POS (3)	3%		
Monthly Takaful Protection Contribution (4)	0.5% of monthly outstanding balance		
Card Replacement Fee	EGP 150		
Statement delivery fees	EGP 7 (per month)		
Cash Withdrawal Limit	100% of card limit		
Clearance Letter	EGP 100		
Liability Letter	EGP 100		

Notes

1- Includes cash withdrawal at ATMs, Exchange houses.

2- This fee represents the amount paid by customer due to payment after the due date; which the bank collects from customer as a donation for charity purposes on behalf of the customer after recovering the actual incurred costs, under supervision of ADIB-Egypt Sharia Supervision Board.3- Includes the fee of ADIB as an agent of the Cardholder.

3-For transactions that take place outside Egypt in Egyptian Pound or other foreign currencies, this includes Dynamic Currency Conversion transactions “DCC” which allows you to pay in Egyptian Pound or the currency of the Country where the point of sale machine exists.

4- Includes the fee of ADIB Egypt as an agent of the cardholder.