**Product Type**: Current Accounts

**Product Name**: Current Account

**Product Description**: The Current Account requires a minimum opening deposit of 2500 EGP or 100 USD or its equivalent. This account is available to Egyptians, foreigners, and minors (under custody, guardianship, or endowment). It offers several benefits including a chequebook, internet banking, joint account options, and a debit card for cash and shopping. To open this account, you will need to provide a copy of your ID card or passport, and a birth certificate for minors.

**Product Type**: Current Accounts

**Product Name**: Fayda Plus Account

**Product Description**: The Fayda Plus Account is a type of Current Account. It requires a minimum opening balance of 10,000 EGP and a minimum balance of 50,000 EGP to earn interest. Interest is calculated daily based on the CONIA Index, which represents the average overnight interest rate for interbank transactions and is published by the Central Bank of Egypt. Key benefits include a chequebook, internet banking, flexibility in deposits and withdrawals, and a debit card for cash and shopping. To open this account, one needs to provide a copy of a National ID card or passport, and a birth certificate for minors

**Product Type:** Current Accounts

**Product Name:** Daily Account

**Product Description:** The Daily Account is a current account requiring a minimum opening amount of 500,000 EGP. Interest is calculated and credited daily, with rates ranging from 15% to 22% depending on the balance tier. Key benefits include no monthly fees if the balance falls below the minimum required, zero account opening fees, and features such as the issuance of a checkbook, a debit card, and the ability to open a joint account. Additionally, e-statements are available. Fees include an annual account administration fee of 400 EGP and 75 EGP for paper statements. The account can be opened at NBE’s branches or via their online platforms.

**Product Type:** Current Accounts

**Product Name:** Super Cash Current Account - Daily

**Product Description:** The Super Cash Current Account offers daily interest up to 23% and is available to individual customers in Egyptian pounds. The account can be opened through all Banque Misr electronic channels and branch network, with no maximum balance limit and a minimum balance requirement starting at 50,000 EGP. Key features include cheque book issuance, 24/7 access via ATMs, internet and mobile banking services, and the ability to open joint accounts or issue debit cards. Additionally, account holders can purchase Banque Misr certificates of deposit, pay bancassurance instalments, and manage payments based on standing instructions. Salaries and pensions can be transferred to this account upon request. Terms for savings certificates include restrictions on transferability, options for purchase by individuals or minors, and interest calculations based on the issue date with specific conditions for premature redemption.

**Product Type:** Current Accounts

**Product Name:** Al Mongez Current Account

**Product Description:** The Al Mongez Current Account from Banque Misr is designed for Egyptian individuals aged 21 and above, especially for craftsmen and self-employed professionals. Opening the account is free with a minimum balance requirement of EGP 100. It offers an exemption from account fees for the first year and a 50% discount on fees starting from the second year. Benefits include a free debit card with reduced renewal fees from the second year, the option to use electronic collection services, and cheque book issuance. The account provides convenient access through bank branches and a vast ATM network, with free account inquiries and transactions via Internet Banking, the BM online application, and the Banque Misr IVR service. Limits are set for daily transactions (EGP 60,000), monthly transactions (EGP 200,000), and account balance (EGP 400,000). Transactions exceeding these limits will be automatically rejected. The account does not support standing instructions, swapping transactions, loans, Murabaha, credit card transactions, or direct debit authority transactions.