**Product Type:** Saving Account

**Product Name:** Saving Account - Local Currency

**Product Description:** The Saving Account - Local Currency requires a minimum of 3000 EGP to open and 3001 EGP for interest accrual. It offers flexible interest rates based on account tiers, with a monthly return up to 12.30% and annually up to 12.50%. Eligible account holders include Egyptians, foreigners, and minors. The account provides various benefits like joint accounts, internet banking, and a debit card for cash and shopping. Required documents include a copy of ID or passport, and birth certificates for minors.

**Product Type**: Saving Account

**Product Name**: Small Saving Account - Local Currency

**Product Description**: The Saving Account - Local Currency is a savings account available to Egyptians and minors under custody or guardianship. It requires a minimum opening balance of 1000 EGP and a minimum balance of 3001 EGP to earn interest. Interest rates are tiered: 0% for up to 3,000 EGP, 9.75% for 3,001 to 30,000 EGP, 8.75% for 30,001 to 50,000 EGP, 8.00% for 50,001 to 100,000 EGP, and 7.50% for amounts over 100,000 EGP. The account offers benefits such as joint account options, internet banking, a debit card, and a favorable interest rate for amounts up to 30,000 EGP. Required documents include a copy of an ID card or passport and birth certificates for minors.

**Product Type:** Saving Account

**Product Name:** Pension Saving Account - Local Currency

**Product Description:** The Saving Account - Local Currency requires a minimum deposit of 5,000 EGP to open and 1,000 EGP to accrue interest. It offers a monthly interest rate of 12.50%. This account is exclusively available to Egyptians and features internet banking and a debit card for cash and shopping. Pension amounts can be transferred into this account, and the maximum balance is capped at 1,000,000 EGP or the value of end-of-service benefits, whichever is lower. Required documents include a copy of an ID card or passport and a letter from the employer indicating the number of end-of-service benefits.

**Product Type:** Saving Account

**Product Name:** Al Mostakabal Saving

**Product Description:** The Al Mostakabal Saving Account is a savings account with no minimum balance required for opening and interest rates ranging from 8.25% to 8.75%, depending on the balance and interest accrual frequency. This account is available to individuals from 16 years of age with no upper age limit. Benefits include free life insurance, with coverage starting from the month following account opening and valid for customers aged 16 to 60. Account opening, administration, and debit card issuance fees are all free. The account also allows investment in Certificates 'A', 'B', and 'C'. Required documents for account opening are a copy of ID or passport.

**Product Type:** Saving Account

**Product Name:** Saving Account - Foreign Currency

**Product Description:** The Saving Account - Foreign Currency is designed for Egyptians, foreigners, and minors (with custody or guardianship). It requires a minimum deposit of 100 USD, Euro, or Sterling Pound. Interest is accrued annually. To open this account, you need to provide a copy of your ID card or passport, and for minors, their birth certificates. This account also offers joint account options and internet banking, and it provides a return on foreign currency savings.

**Product Type:** Saving Account

**Product Name:** Super Cash Saving Account

**Product Description:** The Super Cash Saving Account offers a competitive monthly interest rate of up to 23%, with interest calculated and added monthly. It is available to individual customers in Egyptian pounds and can be accessed through Internet Banking, BM Online application, or Banque Misr's website. A minimum deposit of EGP 100,000 is required to open the account and earn interest. Features include multiple account tiers for higher returns based on balance, the option to issue a debit card, and the ability to issue certificates of deposits and time deposits. The account allows for payments of commitments, transfers of salaries and pensions, and bancassurance installments. Banking transactions can be performed at branches, ATMs, and through Internet Banking and BM Online services, with 24/7 access. The account also offers facilities against the account per Banque Misr's rules and regulations.