

Banking Products & Services Fees & Charges

Banking Service	Fees after Modification
Opening Accounts Fees	
EGP Account Opening Fees	Individuals EGP 50 / Corporates EGP 100
Sub Account / Additional Suffix	EGP 25
U.S Dollar Account Opening Fees	10 USD
Sterling Pound Account Opening Fees	10 GBP
Euro Account Opening Fees	10 EUR
Saudi Riyal Account Opening Fees	35 SAR
Account Management Fees	
Monthly Maintenance fees (Current & saving accounts)	<ul style="list-style-type: none"> • EGP 15 per each account for accounts in local currency • USD 3 or its equivalent in other foreign currencies per each account for accounts in foreign currencies
Monthly administrative fees for dormant accounts	EGP 20
Other Fees	
Standing instructions for payment or transfer fees	EGP 100 upon subscription for the first time + EGP 30 per each instruction in addition to the transaction applied banking processing fees
Certificate issuance fees (banking letter / account balance)	EGP 100 if the requested certificate includes data from the same fiscal year EGP 150 if the requested certificate includes data from previous years
Customer's Signature Authentication	EGP 30 per each signature
Cash deposits executed with same day value date	<p>0.2% (0.002) per each transaction, with minimum of EGP 25 for local currency, and \$10 for foreign currency.</p> <p>Cash deposits for the below purposes are exempted from value date charge:</p> <ol style="list-style-type: none"> 1- Financial inclusion accounts 2- Installment settlements 3- Foreign currency exchange
Periodic issuance of an annual statement of account	• Individuals: EGP 50 every 3 months • Corporates: EGP 75 every 3 months
Counter cash withdrawals for amounts less than EGP 10000 (Pension transfer customers "age 60" are exempted from cash withdrawal fees)	EGP 30
Inheritance allocation fees	0.3% with minimum of EGP 100 & maximum of EGP 1500 & its equivalent in foreign currencies
Cheques & bills Fees	
Cheque book issuance fees	EGP 5 per cheque
Returned cheques & bills fees (Drawn on albaraka bank customers)	EGP 50 for local currency / 5 \$ for foreign currency per each cheque / bill
Returned cheques fees (Outward cheques in favor of alBaraka bank customers)	EGP 40 for local currency / 5 \$ for foreign currency per each cheque
Cancel cheque / bill	EGP 20
Postdated cheques collection fees in local currency	0.2% with minimum EGP 15 and maximum EGP 350 + custody fees EGP 10 per each cheque
Postponement of cheque / bill	EGP 20

Bill collection fees in local currency	0.3% with min EGP 20 & max EGP 400
Cheque collection outside clearing house	0.20% with min EGP 30 & max EGP 450
Cheque stop payment	EGP 150
Transfers fees	
Amend outgoing transfers	EGP 40 / USD 20
Outgoing transfers by ACH in local currency	0.10% with min EGP 10 & max EGP 150 + EGP 3 per each transfer
Safe Deposit Box Fees	
Safe Deposit Box Size	Rental / Insurance Fees
Small Size Box	EGP 750 / 3000
Medium Size Box	EGP 1500 / 3000
Large Size Box	EGP 2500 / 3000
In the case of changing the safe box's lock the customer will be charged with the actual cost + EGP 50	

Credit Cards Fees & Charges

Classic Credit Card	Amount
Basic card issuance fees	150 EGP
Supplementary card issuance fees	100 EGP
Basic card annual fees	150 EGP
Supplementary card annual fees	100 EGP
Monthly statement fees (basic & supplementary)	20 EGP
Account management fees	7 EGP for the first EGP 500 or less & 12.5 EGP for any additional 500 EGP
Cash withdrawal from Al Baraka or Non Baraka ATMs	4% with minimum 40 EGP
Replacement pin fees (basic & supplementary)	Free
Replacement card fees (basic & supplementary)	75 EGP
Markup fees (for international purchase or cash transactions)	10%
International cash withdrawal fees	60 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawals
SMS fees	Free
World Credit Card	Amount
Basic card issuance fees	1500 EGP
Supplementary card issuance fees	Free
Basic card annual fees	1500 EGP
Supplementary card annual fees	1500 EGP
Monthly statement fees (basic & supplementary)	20 EGP
Account management fees	7 EGP for the first EGP 500 or less & 12.5 EGP for any additional 500 EGP
Cash withdrawal from Al Baraka or Non Baraka ATMs	4% with minimum 40 EGP
Replacement pin fees (basic & supplementary)	Free
Replacement card fees (basic & supplementary)	500 EGP
Markup fees (for international purchase or cash transactions)	10%
International cash withdrawal fees	60 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawals
SMS fees	Free

Debit Cards Fees & Charges

Classic Debit Card	Amount
Basic card Issuance fees	50 EGP
Supplementary card Issuance fees	50 EGP
Basic card annual fees	50 EGP
Supplementary card annual fees	50 EGP
Cash withdrawal "non-Baraka ATM"	5 EGP
Replacement PIN Fees (Basic & Supplementary)	Free
Replacement Card Fees (Basic & Supplementary)	50 EGP
Markup fees (for international purchase or cash transactions)	10%
International cash withdrawal markup fees	35 EGP
SMS Fees	Free
World Debit Card	Amount
Basic card Issuance fees	Free
Supplementary card Issuance fees	Free
Basic card Annual fees	500 EGP
Supplementary card Annual fees	500 EGP
Cash withdrawal "non-Baraka ATM"	5 EGP
Replacement PIN Fees (Basic & Supplementary)	Free
Replacement Card Fees (Basic & Supplementary)	300 EGP
Markup fees (for international purchase or cash transactions)	10%
International cash withdrawal markup fees	35 EGP
SMS Fees	Free

Retail finance fees

Type of product	Admin fees
salary transfer (personal finance - auto - mortgage)	2.00%
Non Salary - transfer (personal finance - auto - mortgage)	2.50%
Self employed (personal finance - auto - mortgage)	2.50%
salary transfer (other products)	2.50%
Non Salary - transfer (other products)	3.00%
Self employed (other products)	3.00%
Secured	1.25%
Bankers Finance	1.75%
	1% (Buy out)