

Banking Products & Services Fees & Charges

Banking Service	Fees after Modification
<b>Opening Accounts Fees</b>	
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
<b>Account Management Fees</b>	
Monthly Maintenance fees (Current & saving accounts)	<ul style="list-style-type: none"> <li>• EGP 15 per each account for accounts in local currency</li> <li>• USD 3 or its equivalent in other foreign currencies per each account for accounts in foreign currencies</li> </ul>
Monthly administrative fees for dormant accounts	EGP 20
<b>Other Fees</b>	
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><b>0.2% (0.002) per each transaction, with minimum of EGP 25 for local currency, and \$10 for foreign currency.</b></p> <p><b>Cash deposits for the below purposes are exempted from value date charge:</b></p> <ol style="list-style-type: none"> <li>1- Financial inclusion accounts</li> <li>2- Installment settlements</li> <li>3- Foreign currency exchange</li> </ol>
Periodic issuance of an annual statement of account	<ul style="list-style-type: none"> <li>• Individuals: EGP 50 every 3 months</li> <li>• Corporates: EGP 75 every 3 months</li> </ul>
Counter cash withdrawals for amounts less than EGP 16K (Pension customers "age 60 & above" are exempted)	EGP 30
Inheritance allocation fees	0.3% with minimum of EGP 100 & maximum of EGP 1500 & its equivalent in foreign currencies
Cash deposits over the counter fees for amounts below EGP 20K Exceptions: <ul style="list-style-type: none"> <li>• Cash deposit for the first time in New to Bank account</li> <li>• Cash deposits in foreign currencies</li> <li>• Cash deposits in corporate accounts</li> </ul>	EGP 30
<b>Cheques &amp; bills Fees</b>	
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
<b>Transfers fees</b>	
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
<b>Safe Deposit Box Fees</b>	
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	

Classic card fees & charges	Amount
Basic card issuance fees	150
Supplementary card issuance fees	100
Basic card annual fees	150
Supplementary card annual fees	100
Basic card renewal fees	150
Supplementary card renewal fees	100
Replacement card fees (basic & supplementary)	75
Pin reissuance fees (basic & supplementary)	Free
Statement fees - monthly	20
Cash withdrawal from Al Baraka or Non Baraka ATMs	4% with minimum 40 EGP
Account management fees	EGP 7 over the first EGP 500 EGP 12.5 over any additional EGP 500
Markup fees purchase	10%
International cash withdrawal fees	10% + 60
Debit card fees & charges	Amount
Card Issuance fees	50
Card renewal fees	50
Debit card annual Fees	50
Replacement card fees	50
Pin reissuance	Free
Cash withdrawal from non Baraka ATMs	5
International Cash withdrawal fees	10% + EGP 35
Markup fees purchase	10%

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)