

Banking Products & Services Fees & Charges

| Banking Service | Fees after Modification |
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| Accounts Fees and charges | |
| EGP Account Opening Fees | <ul style="list-style-type: none"> • New Account in EGP: Individuals EGP 100 / Corporates EGP 200 • Additional Account : EGP 25 • New/Additional Account foreign currencies : USD 10 / GBP 10 /EUR 10 / SAR 35 • Financial inclusion Simplified Accounts: EGP 25 • Financial inclusion youth Accounts: Free |
| Minimum Balance Fees(Deducted monthly in case account balance fall below the required minimum balance) | EGP 30 |
| Monthly Maintenance fees (Current & saving accounts) | <ul style="list-style-type: none"> • Daily Current Account Retail 30EGP Corporate 50EGP • Other Accounts Retail 20EGP Corporate 30EGP • USD 3 or its equivalent in other foreign currencies per each account for accounts in foreign currencies |
| Periodic issuance of Account Statement | Individuals: EGP 75 (Quarterly) Corporates: EGP 75 (Quarterly) |
| 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 |
| Issuing bank statement upon request | <ul style="list-style-type: none"> • Retail EGP10/paper with minimum EGP100 • Corporate EGP20/paper with minimum EGP100 |
| 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 |
| Counter cash withdrawals for amounts less than EGP 20,000 (Pension transfer customers "age 60" are exempted from cash withdrawal fees) | EGP 40 |
| Cash deposits for amounts less than EGP 20,000 | EGP 40 Below are exempted: <ul style="list-style-type: none"> - Deposits in corporate accounts - Deposits in foreign currencies -First cash deposit transaction in new accounts |
| Inheritance allocation fees | 0.3% with minimum of EGP 100 & maximum of EGP 1500 & its equivalent in foreign currencies |

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| Issuance of certificate for companies under establishment: -Companies with paid in capital less than EGP 250,000 -Companies with paid in capital from EGP 250,000 to EGP 500,000 -Companies with paid in capital exceeds EGP 500,000 | EGP 500 EGP 750 EGP 1000 |
| Signature Verification | EGP 30 |
| Signature Modification | EGP 50 |
| Cheques & bills Fees | |
| Cheque book issuance fees | EGP 6 per cheque |
| Cheque Collection inside Clearing house in EGP | EGP 10 collection fees + EGP 5 Mail fees |
| Cheque Collection inside Clearing house in Foreign currency | 3.0% with minimum 10USD maximum 100USD |
| Certificated cheque issuance in EGP | 0.20% with minimum EGP 50 and maximum EGP 400 |
| Certificated cheque issuance in foreign currency | 0.30% with minimum 10USD and maximum 150USD |
| Certificated cheque collection in foreign currency | 0.30% with minimum 20USD and maximum 120USD or equivalent |
| 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 |
| Bill collection fees in local currency | 0.3% with min EGP 20 & max EGP 400 |
| Cheque collection outside clearing house | 0.3% with min EGP 40 & max EGP 500 |
| Cheque stop payment | EGP 150 |
| Transfers fees | |
| Outgoing transfers by Swift in local currency | 0.3% with min EGP 50 and max EGP 350 |
| Outgoing transfers by Swift in foreign currency | 0.3% with min USD 50 and max USD 300 (plus swift fees USD 25) |
| Outgoing transfers in Arabian currencies | 2% with maximum 1000USD and its equivalent |
| Amend outgoing transfers | EGP 40 / USD 20 |
| Outgoing transfers by ACH in local currency | 0.2% with min EGP 30 & max EGP 300 + EGP 5 per each transfer |
| Outgoing transfers by ACH in foreign currency | 0.3% with minimum of USD 10 and maximum of USD 150 "or its equivalent currency" |
| Incoming transfer by ACH in local currency | EGP 5 |
| Incoming transfer by ACH in foreign currency | USD 3 |
| Incoming transfer by ACH from CBE | 0.2% with minimum EGP 10 and maximum EGP 50 |
| Swift fees | EGP 50 / 25 USD |
| Retail finance fees | |
| Unsecured Admin Fees | 1% up to 3% with minimum EGP 1000 |
| Secured Admin Fees | -1.25% with minimum EGP 500 -1% with minimum EGP 500 (Tharaa Customer) |
| Safe Deposit Box Fees | |
| Safe Deposit Box Size | Rental / Insurance Fees |
| Small Size Box | EGP 1000 / 4000 |
| Medium Size Box | EGP 2000 / 4000 |
| Large Size Box | EGP 3000 / 4000 |

In the case of changing the safe box's lock the customer will be charged with the actual cost + EGP 200

Credit Cards Fees & Charges

| Classic Credit Card | Amount |
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| 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 | 14 EGP for each 500EGP in outstanding balance |
| 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% From Transaction Amount |
| International cash withdrawal fees | 4% With Minimum 60EGP |
| 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 | 14 EGP for each 500EGP in outstanding balance |
| 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% From Transaction Amount |
| International cash withdrawal fees | 4% With Minimum 60EGP |
| 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% From Transaction Amount |
| International cash withdrawal markup fees | 2% With Minimum 35EGP |
| 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% From Transaction Amount |
| International cash withdrawal markup fees | 2% With Minimum 35EGP |
| SMS Fees | Free |