

Banking Products & Services Fees & Charges (September 2025 Update)

Accounts Minimum Balance	
Current Accounts	
Non Profit Current Account	• Individuals : 2000 EGP / 400 EUR / 500 SAR / 500 USD or its equivalent in GBP • Corporate: 10000 EGP / 800 EUR / 2000 SAR / 1000 USD & its equivalent in GBP
Al-Baraka daily account monthly profit	5000 EGP
Daily Profit Current Account	10000 EGP
Daily Profit Special Current Account	100000 EGP
Investment Current Account (Quarter profit)	• Individuals: 2000 EGP • Corporates: 10000 EGP
Saving Accounts	
Saving account in local currency	1000 EGP
Semi Annual Saving Account in Foreign Currency	Equivalent to 1000 EGP
Financial Inclusion Accounts	
Start Saving Account	1000 EGP
Simplified Saving Account (Kol El Nas)	500 EGP for accounts in local currency / 25 USD & its equivalent for accounts in foreign currencies
Simplified Institution Saving Account for Individuals (Sana'a)	1000 EGP for account in local currency / 25 USD & its equivalent for accounts in foreign currencies
Khatwa account	No Minimum in local currency / 25 USD & its equivalent for accounts in foreign currencies
Accounts fees & charges	
Item	Fees
Account opening fees in local currency (primary account)	Individuals 100 EGP / Corporate 200 EGP
Account opening fees in local currency (Additional account)	25 EGP
Digital Account "isave" opening fees	Free
Financial Inclusion Start account opening fees	Free
Khatwa Account in local currency opening fees	25 EGP
Financial Inclusion simplified accounts in local currency opening fees 1) San'aa Account 2) Kol Al Nas Account	50 EGP
Account opening fees in foreign currency	Equivalent to 500 EGP "deducted by account foreign currency"
Financial Inclusion simplified accounts in foreign currencies opening fees 1) San'aa Account 2) Kol Al Nas Account 3) Khatwa Account	1 USD & its equivalent in other foreign currencies
Minimum Balance Fees (Deducted monthly in case the account's balance falls below the required minimum balance)	60 EGP
Minimum Balance Fees for the below Accounts: - Non-profit Current Accounts - Financial Inclusion Accounts - Payroll Accounts - Banks' Accounts	Free
Monthly Maintenance Fees For Daily current accounts in local currency	Retail 30 EGP / Corporate 50 EGP
Monthly Maintenance Fees for other current accounts & saving accounts in local currency	Retail 25 EGP / Corporate 35 EGP
Monthly Maintenance Fees in foreign currencies	3 USD or its equivalent in other foreign currencies
Monthly Maintenance Fees for financial inclusion accounts San'aa / kol el nas	Free
Monthly Maintenance Fees for Khatwa Account	10 EGP & its equivalent in other foreign currencies
Monthly Maintenance Fees for Start Account	5 EGP

Account statement Fees deducted quarterly "Individuals & Corporates"	100 EGP per Account
Account statement Fees deducted quarterly "Khatwa Account "	50 EGP per account or it's equivalent in other foreign currencies
Hold Statement Fees deducted monthly "Individuals & Corporates"	75 EGP per account or it's equivalent in other foreign currencies
Hold Statement Fees for the below Accounts: - Financial Inclusion Accounts - Payroll Accounts - Banks' Accounts	Free
Dormant accounts fees deducted "Monthly"	25 EGP

Other Fees	
Account statement print from branch (Retail)	10 EGP / paper with minimum of 100 EGP
Account statement print from branch (Corporate)	20 EGP / paper with minimum of 100 EGP
Standing instructions	100 EGP upon subscription for the first time + 30 EGP per each instruction in addition to the transaction applied banking processing fees
Inheritance allocation fees	0.3% with minimum of 100 EGP & maximum of 1500 EGP & its equivalent in foreign currencies
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	500 EGP 750 EGP 1000 EGP
Issuance of Banking Certificate including data from the current / previous years	150 EGP
Signature Authentication	30 EGP per each signature
Cash Deposit Value date	- Next working day for local currency - Two working days for foreign currencies
Cash deposit same day value	0.5% (0.005) per each transaction, with minimum of 50 EGP for local currency, and \$10 for foreign currency.
Cash deposit same day value for the below cases: - Credit cards & installment settlements - Cash deposit in Financial Inclusion Accounts - Currency exchange	Free
Counter Cash deposits for amounts less than EGP 20,000	50 EGP
Counter Cash Deposits with amounts less than EGP 20,000 for the following cases: 1- Deposits in Foreign currencies 2- Deposits in Corporate Accounts 3- First cash deposit transaction in new accounts 4- Dues settlements.	Free
Counter cash withdrawals for amounts less than EGP 20,000 (Pension transfer customers "age 60 & above" are exempted from cash withdrawal fees)	50 EGP
Signature Modification	50 EGP
Power of Attorney	150 EGP
Internal Transfer through branches in local currency	50 EGP
Internal Transfer between the customer's accounts through branches	Free
SMS subscription monthly fees	10 EGP

Cheques & bills Fees

Cheques Issuance

Item	Fees
Cheque Book Issuance Fees	10 EGP / Cheque
Certified / Bank Cheque Issuance in local currency	0.2% with minimum of 50 EGP & maximum of 500 EGP
Certified / Bank Cheque Issuance in foreign currency	0.3% with minimum of 15 USD & maximum of 150 USD

Cheques Collection (Outward Cheques drawn on other banks)

Cheque Collection inside clearing house in local currency	20 EGP collection fees + 5 EGP mail fees
Cheque Collection inside clearing house in foreign currency	0.3% with minimum of 15 USD & maximum of 150 USD
Post-dated Cheque Collection fees in local currency	0.25% with minimum of 25 EGP & maximum of 400 EGP + custody fees 15 EGP / cheque
Post-dated Cheque Collection fees in foreign currency	0.3% with minimum of 15 USD and maximum of 150 USD + custody fees 5 USD / cheque
Cheque Collection outside clearing house in local currency	0.3% with minimum of 50 EGP & maximum of 600 EGP
Bill Collection fees in local currency	0.3% with minimum of 30 EGP & maximum of 400 + custody fees 15 EGP
Certified / Bank Cheque Collection fees in foreign currencies	0.3% with minimum of 20 USD & maximum of 120 USD or its equivalent

Others

Inward cheque presented outside clearing house drawn on our customer "Fees are deducted from cheque amount"	0.3% with minimum of 50 EGP & maximum of 500 EGP + Swift fees 50 EGP
Returned Cheque / Bill fees (drawn on AlBaraka customers)	50 EGP for local currency / 5 USD for foreign currency
Returned Cheque / Bill fees (in favor of AlBaraka customers)	50 EGP for local currency / 5 USD for foreign currency
Stop payment Cheque fees	150 EGP
Bank Draft / Cancellation	50 EGP / 5 USD
Cancel Cheque / Bill fees	20 EGP / 5 USD
Cheque Postponement	50 EGP

Transfers fees

Outgoing Transfers

Outgoing transfers by Swift in local currency	0.3% with min 50 EGP and max 400 EGP (plus swift fees 50 EGP)
Outgoing transfers by Swift in foreign currency	0.3% with min 50 USD and max 300 USD (plus swift fees 30 USD)
Outgoing transfers in Arabian currencies	2% with max amount equivalent to 1000 USD (deducted in the same transfer currency or in USD)
Amend outgoing transfers	50 EGP / 30 USD
Outgoing transfers by ACH in local currency	0.2% with min 50 EGP & max 400 EGP + 30 EGP per each transfer
Outgoing transfers by ACH in foreign currency	0.3% with minimum of 15 USD and maximum of 150 USD "or its equivalent currency" + 10 USD per each transfer

Incoming Transfers

Incoming transfer by ACH	10 EGP / 5 USD
Incoming Transfer by Swift	10 EGP / 5 USD
Incoming Transfers in foreign currency "from trade operations outside our bank"	0.3% with minimum of 25 USD & maximum of 150 USD
Incoming transfer by ACH from CBE	0.2% with minimum 10 EGP and maximum 50 EGP

Safe Deposit Box Fees

Safe Deposit Box Size	Annual Rental Fees / Insurance
Small Size Box	2000 EGP / 5000 EGP
Medium Size Box	3000 EGP / 5000 EGP
Large Size Box	4000 EGP / 5000 EGP
XLarge Size Box	5000 EGP
In the case of changing the safe box's lock the customer will be charged with the actual cost + 200 EGP	

Debit Cards Fees & Charges

Classic Debit Card	Amount
Basic card Issuance fees	100 EGP
Supplementary card Issuance fees	100 EGP
Basic card annual fees	100 EGP
Supplementary card annual fees	100 EGP
Cash withdrawal "non-Baraka ATM"	5 EGP
Replacement Card Fees (Basic & Supplementary)	75 EGP
Titanium Debit Card	Amount
Basic card issuance fees	150 EGP
Supplementary card issuance fees	150 EGP
Basic card annual fees	150 EGP
Supplementary card annual fees	150 EGP
Cash withdrawal Non-Al Baraka ATMs	5 EGP
Card replacement fees	100 EGP
World Debit Card	Amount
Basic card Issuance fees	Free
Supplementary card Issuance fees	Free
Basic card Annual fees	750 EGP
Supplementary card Annual fees	750 EGP
Cash withdrawal "non-Baraka ATM"	5 EGP
Replacement Card Fees (Basic & Supplementary)	300 EGP

World USD Debit Card	Amount
Basic Card Issuance Fees	25 USD
Supplementary Card Issuance Fees	25 USD
Basic Card Annual Fees	25 USD
Supplementary Card Annual Fees	25 USD
Cash withdrawal "non-Baraka ATM"	Equivalent to 5 EGP
Card Replacement Fees (Basic & Supplementary)	25 USD
Markup Fees for Non-USD transactions "Cash or Purchase"	3%
International cash withdrawal fees	5% with min 5 USD

Credit Cards Fees & Charges	
Classic Credit Card	Amount
Basic card issuance fees	250 EGP
Supplementary card issuance fees	150 EGP
Basic card annual fees	250 EGP
Supplementary card annual fees	150 EGP
Monthly statement fees (basic & supplementary)	20 EGP
Account management fees	21.5 EGP for each 500 EGP in outstanding balance
Cash withdrawal from Al Baraka or Non Baraka ATMs	6% with minimum 60 EGP
Replacement card fees (basic & supplementary)	150 EGP
Markup fees (for international purchase or cash transactions)	3% From Transaction Amount
International cash withdrawal fees	6% With Minimum 100 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawals
SMS fees	Free
Titanium Credit Card	Amount
Basic card issuance fees	400 EGP
Supplementary card issuance fees	250 EGP
Basic card annual fees	400 EGP
Supplementary card annual fees	250 EGP
Monthly statement fees	20 EGP
Account management fees	21.5 EGP for each 500 EGP in outstanding balance
Cash withdrawal from AL Baraka or Non-AL Baraka ATMs	6% with minimum 60 EGP
Card replacement fees	200 EGP
Markup fees (for International purchase or cash transactions)	3%
International cash withdrawal fees	6% with minimum 100 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawal
SMS fees	free

Platinum Credit Card	Amount
Basic card issuance fees	650 EGP
Supplementary card issuance fees	400 EGP
Basic card annual fees	650 EGP
Supplementary card annual fees	400 EGP
Monthly statement fees	20 EGP
Account management fees	21.5 EGP for each 500 EGP in outstanding balance
Cash withdrawal from AL Baraka or Non-AL Baraka ATMs	6% with minimum 60 EGP
Card replacement fees	350 EGP
Markup fees (for International purchase or cash transactions)	3%
International cash withdrawal fees	6% with minimum 100 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawal
SMS fees	free
World Credit Card	Amount
Basic card issuance fees	2500 EGP
Supplementary card issuance fees	1500 EGP
Basic card annual fees	2500 EGP
Supplementary card annual fees	1500 EGP
Monthly statement fees (basic & supplementary)	20 EGP
Account management fees	21.5 EGP for each 500 EGP in outstanding balance
Cash withdrawal from AL Baraka or Non Baraka ATMs	6% with minimum 60 EGP
Replacement card fees (basic & supplementary)	1000 EGP
Markup fees (for international purchase or cash transactions)	3% From Transaction Amount
International cash withdrawal fees	6% With Minimum 100 EGP
Declined dispute fees	75 EGP for POS transactions / 50 EGP for ATM withdrawals
SMS fees	Free

0% Installment Program with Admin Fees for Purchase Transactions	
Installment Tenor (Month)	Admin Fees
3	4.5%
6	6.5%
9	9.5%
12	12%
18	17.5%
24	22%
30	26%
36	31.5%

Retail Finance Fees and Charges	
Unsecured Admin Fees	1.50% up to 3% with minimum 1000 EGP
Secured Admin Fees	-1.50% with minimum 500 EGP -1.25% with minimum 500 EGP (Tharaa Customer)
Liability Letter	200 EGP
Clearance letter	250 EGP
Car License Renewal Letter	800 EGP
Car Ban Removal Letter	1000 EGP

Tharaa Tariff	
Banking Service	Fees
Account Opening Fees	Free for the Basic account only
World Debit Card Fees	
Card Issuance fees	Free (Basic & Supplementary)
Card Annual fees	750 EGP (Basic & Supplementary)
Replacement Card Fees	300 EGP (Basic & Supplementary)
Cash Withdrawal "Others Banks ATMs"	5 EGP (Basic & Supplementary)
Retail Finance Fees and Charges	
Secured Finance Admin Fees	1.25% with minimum 500 EGP
Other Fees	
Below Minimum Balance fees	200 EGP monthly
Safe Box Rental Fees	50% Discount (for the first year only)
Cheque book issuance fees	50% Discount