

### Banking Products & Services Fees & Charges ( May 2024 Updated )

Banking Service	Fees after Modification
<b>Accounts Fees and charges</b>	
Account Opening Fees	<ul style="list-style-type: none"> <li>• New Account in EGP: Individuals EGP 100 / Corporates EGP 200</li> <li>• Additional Account : EGP 25</li> <li>• New/Additional Account foreign currencies : USD 10 / GBP 10 /EUR 10 / SAR 35</li> <li>For other Currencies: Equivalent to USD 10</li> <li>• Financial inclusion Simplified Accounts: EGP 25</li> <li>• Financial inclusion youth Accounts: Free</li> </ul>
Minimum Balance Fees (Deducted monthly in case the account's balance falls below the required minimum balance)	EGP 30 Exempted Pay roll accounts , Financial inclusion accounts , banks accounts and Non-profit accounts
Monthly Maintenance fees (Current & saving accounts)	<ul style="list-style-type: none"> <li>- Daily Current Accounts in EGP: Retail EGP 30 / Corporate EGP 50</li> <li>- Other Accounts in EGP: Retail EGP 20 / Corporate EGP 30</li> <li>- Accounts in foreign currencies: USD 3 or its equivalent in other currencies</li> </ul>
Periodic issuance of Account Statement	Individuals: EGP 75 (Quarterly) Corporates: EGP 75 (Quarterly)
Hold Statement Fees	Individuals: EGP 50 (Monthly) per account Corporates: EGP 50 (Monthly) per account
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
Issuing bank statement upon request	<ul style="list-style-type: none"> <li>• Retail EGP10/paper with minimum EGP100</li> <li>• Corporate EGP20/paper with minimum EGP100</li> </ul>
Cash deposits executed with same day value date	0.2% (0.002) per each transaction, with minimum of EGP 25 for local currency, and \$10 for foreign currency.  Cash deposits for the below purposes are exempted from value date charge: <ol style="list-style-type: none"> <li>1- Financial inclusion accounts</li> <li>2- Installment settlements</li> <li>3- Foreign currency exchange</li> </ol>
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"> <li>- Deposits in corporate accounts</li> <li>- Deposits in foreign currencies</li> <li>-First cash deposit transaction in new accounts</li> </ul>
Inheritance allocation fees	0.3% with minimum of EGP 100 & maximum of EGP 1500 & 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	EGP 500 EGP 750 EGP 1000
Signature Verification	EGP 30
Signature Modification	EGP 50
<b>Cheques &amp; bills Fees</b>	
Cheque book issuance fees	EGP 8 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	0.3% 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
<b>Transfers fees</b>	
Outgoing transfers by Swift in local currency	0.3% with min EGP 50 and max EGP 350 (plus swift fees EGP 50)
Outgoing transfers by Swift in foreign currency	0.3% with min USD 50 and max USD 300 (plus swifit fees USD 25)
Outgoing transfers in Arabian currencies	2% with max amount equivalent to USD 1000 (deducted in the same transfer currency or in USD)
Amend outgoing transfers	EGP 40 / USD 20
Outgoing transfers by ACH in local currency	0.2% with min EGP 40 & max EGP 300 + EGP 10 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" + USD 5 per each transfer
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
<b>Safe Deposit Box Fees</b>	
Safe Deposit Box Size	Rental / Insurance Fees
Small Size Box	EGP 1500 / 4000
Medium Size Box	EGP 2500 / 4000
Large Size Box	EGP 3500 / 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
Basic card issuance fees	200 EGP
Supplementary card issuance fees	100 EGP
Basic card annual fees	200 EGP
Supplementary card annual fees	100 EGP
Monthly statement fees (basic & supplementary)	20 EGP
Account management fees	20 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	20 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
Retail Finance Fees and Charges	
Unsecured Admin Fees	1.50% up to 3% with minimum EGP 1000
Secured Admin Fees	-1.50% with minimum EGP 500 -1.25% with minimum EGP 500 (Tharaa Customer)



Banking Service	Fees
Tharaa Tariff	
Account Opening Fees	Free for the Basic account only
World Debit Card Fees	
Card Issuance fees	Free (Basic & Supplementary)
Card Annual fees	EGP 500 (Basic & Supplementary)
Replacement Card Fees	EGP 300 (Basic & Supplementary)
Cash Withdrawal "Others Banks ATMs"	EGP 5 (Basic & Supplementary)
Replacement PIN Fees	Free (Basic & Supplementary)
Markup fees (for international purchase or cash transactions)	10% From Transaction Amount
International cash withdrawal markup fees	2% With Minimum EGP 35
SMS Fees	Free (Basic & Supplementary)
Retail Finance Fees and Charges	
Secured Finance Admin Fees	1.25% with minimum EGP 500
Other Fees	
Below Minimum Balance fees	EGP 200 monthly
Safe Box Rental Fees	50% Discount
Cheque book issuance fees	50% Discount with a Special Design