



Charge Type	Applied Rates	Safe deposit boxes annual fees		Favor non customer (received from Audi Group)	
<b>Accounts</b>		Small boxes	EGP 1,000	0.3% Min USD 10 Max USD 50	
Account Opening fees Individual LCY	EGP 30	Medium	EGP 1,500	Transfer across branches	Free
Account Opening Corporate fees	Corporate Borrowing Account :EGP 100	Large	EGP 2,500	Credit Advices issued for incoming messages	EGP 20 or equivalent
	Corporate Non-Borrowing Account :EGP 50	Lost key fees	EGP 400 + Actual cost of the replacement of the key	Refund of invalid incoming transfer for our clients	EGP 20 for LCY USD 20 or equivalent for FCY
Account Opening Fees (FI and SMEs)	EGP 100 (Borrowing) EGP 50 (Non- Borrowing)	Insurance fees	EGP 1,000	<b>Outgoing Transfers</b>	
Individual Current account maintenance fees	EGP 10 monthly	<b>Murabahat</b>		Outgoing Transfers LCY	0.2 % Min EGP 25 Max EGP 350
Individual Savings account maintenance fees	EGP 10 monthly	Car License Renewal Letter	EGP 100	Outgoing Transfers FCY	0.3% Min USD 25 Max USD 100
Corporate current account maintenance fees (Borrowing)	EGP 30 monthly	Car License Release Ban on sale Letter	EGP 100	ACH Mandates	EGP 12
Corporate current account maintenance fees (Non Borrowing)	EGP 15 monthly	Clearance Letter	EGP 100	ACH direct debit payments	EGP 12
Corporate current account maintenance fees (FI and SMEs )	EGP 25 monthly	Certificate Favor of Traffic	EGP 50	<b>Outgoing Transfers Swift charges</b>	
Corporate Call account maintenance fees	EGP 15 monthly	Liability Letter	EGP 100	SWIFT Charges for LCY	EGP 40
Salaf account administration fees	Free	Early Settlement Prize	UP to 80% Rebate rate	SWIFT Charges for FCY	USD 20 for both
Individual statement of account LCY	EGP 30	Late Payment Fees	EGP 100	Amendment / Investigation / Clarification / Cancellation SWIFT Charges	EGP 40 for LCY USD 20 or equivalent for FCY
Individual statement of account FCY	USD 5	Bank Draft ( Buy Out Loans)	Free	<b>Collection</b>	
Savings statement of account	EGP 10 quarterly	Draft / Certified Check settlement	LCY EGP 10 - FCY USD 5	<b>Collection of checks received from customers or local Banks</b>	
Corporate Statement of account Fees (Borrowing)	EGP 50	Stamp Duty Fees	0.05% From Outstanding Balance Per Quarter	Checks sent for collection through CBE Clearing House	EGP 10 per check
Corporate Statement of account Fees (Non Borrowing)	EGP 25	<b>Debit cards</b>		Checks Drawn on Us LCY (outside clearing house)	0.2 % Min EGP 15 Max EGP 350 + swift charges
Corporate Statement of account Fees (FI and SMEs )	EGP 25	Markup fees On international transactions	0.03	Checks Drawn on Us FCY(outside clearing house)	0.3 % Min USD 5 Max USD 100 + swift charges or USD 5 flat for issuance of Bank Draft
Statements re-printing request	EGP 15 per sheet	International cash withdrawal	EGP 40 + 4% Per transaction	Returned Int'l Checks drawn on us	EGP 30 for LCY (Outside Clearing House) and \$15 for FCY Int'l checks (Or equivalent) + Courier charges if returned
Statement advice by swift	USD 450 monthly for each PL	SMS Service	EGP 10 Per month	Collecting LCY Checks Favor our customer (Outside Clearing House)	0.2 % Min EGP 15 Max EGP 400 + Correspondent Charges + Courier Charges (Adding EGP 50 extra charges for Egyptian Post checks)
Duplicate advices requested by customers	EGP 15 for the current year and doubled for each previous year	Non-Audi ATM Balance inquiry	EGP 3	Collecting FCY Checks Favor our customers	0.3 % Min USD 5 Max USD 125 + correspondent charges + Courier Charges
Checkbook Issuance fees	EGP 3.00 for regular Checks	Non-Audi ATM Local Cash Withdrawal	EGP 8	Courier (outside Egypt)	Actual Courier fees + USD 10 per check (Or equivalent)
	EGP 3.50 for Checks with customer logo	<b>Debit cards Issuing fees / Renewal / replacement</b>		Courier (inside Egypt)	Actual Courier fees + EGP 25 per check (Or equivalent)
EGP 6 for A4 checks		Standard	EGP 50	Checks sent on cash letter basis	0.4 % Min USD 20 Max USD 150 + correspondent charges + Courier Charges
Unpaid checks drawn on our customer	EGP 25 / USD 5	Titanium	EGP 75	Unpaid checks presented by our customer LCY	EGP 20
Stop payment	EGP 50 or equivalent per order	Platinum	EGP 100	Unpaid checks presented by our customer FCY	USD 15
Signature verification	EGP 20 per stamp	<b>Payments Services:</b>		Collection of checks Received from Bank Audi Group (Drawn on us)	USD 10 Flat
Pension Certificate	EGP 60	<b>Cash / Check Deposits Value Dates</b>		Collection of checks Received from Bank Audi Group LCY (Drawn on other Banks)	0.1% Min EGP 4 Max EGP 175 + Correspondent Charges + Courier Charges
Balance Confirmation	EGP 60	Local Currency	Islamic: Value next business day Staff and Family 1st degree: Same value date	Collection of checks Received from Bank Audi Group FCY (Drawn on other Banks)	0.15% Min USD 2.50 Max USD 50 + Courier charges + Correspondent charges
Standing Instructions	EGP 50 once + Transaction type fees (Internal free / Standard fees for external transfer LCY/FCY) Sweep: EGP 50 for implementation + free for each transaction	Foreign Currencies	Value 2 business days for USD 3 business days for other FCY	Collection of checks drawn on Bank Audi Group	0.3 % Min USD 5 Max USD 100 + correspondent charges + Courier Charges
Dormant account administration fees	Free	<b>Payment Order</b>		Collection of checks received from foreign Banks (Drawn on other Banks)	0.4% Min USD 10 Max USD 150 + swift charges + Courier charges + Correspondent Charges
Inheritance	0.3% Min EGP 100 Max EGP 1,000	Payment Order LCY	EGP 70	<b>Bank Drafts , Certified Checks and Purchased Checks</b>	
Minimum balance required for each product	EGP 15 monthly	Payment Order FCY	USD 5	<b>Bank Drafts and Certified Checks</b>	
Certificates for Companies under Incorporation/ Capital Increase	EGP 500 (For certificates with the amount of EGP 250K or above) EGP 100 (For certificates with amounts below EGP 250K)	<b>Incoming Transfers LCY</b>		Issuance in Local Currency	0.2% Min EGP 25 - Max EGP 350 * Max EGP 50 for Governmental Authorities (Taxes and Customs)
Hold mail	EGP 50 monthly	<b>Incoming Transfers FCY</b>		Issuance in Foreign currency	0.3% Min USD 20 Max USD 100
Customs Electronic Payment Charges	0.2% (Min EGP 50, Max EGP 350) + Vendor Transaction fees	Favor Bank customer	Free	Bank Draft (Buy Out Loans)	Free
Cash withdrawal fees from branches below ATM limit (EGP 15,000)	EGP 30	Favor non customer (Cash over counter)	0.3% Min EGP 20 - Max EGP 300	Draft / Certified Check settlement	LCY EGP 10 - FCY USD 5
Power of attorney	EGP 50	<b>Incoming Transfers FCY</b>		<b>Purchased Checks</b>	
		Favor Bank customer	USD 3	Local Currency	0.6% Min EGP 15 with no Max
				Foreign Currency	0.6% Min USD 10 with no Max



Traveler Checks		L/C - Export Transactions		Pledge Release		
Issuance (Sale)	1% Min USD 5 with no Max	Advising L/C	USD 100	Capital Subscription	EGP 200 or equivalent per transaction	
Purchase	1% with no Max	Confirming L/C	0.3% Min USD 50 or based on FI approval (not less)	Annual Holding fees	0.0075% Min EGP 5 with no Max	
Collection of Traveler Checks	0.5% Min USD 10 Max USD 65	Acceptance	0.25% Min USD 50	Investor Protection Fund	0.15% Max EGP 150 per security	
Bills and Post dated checks		Negotiation (could vary based on country / Bank risk)	0.25% Min USD 100	GDR Sell / Purchase	USD 35 per transaction or equivalent	
Protest	Actual cost (Legal fees) + Postage Charges + EGP 20	Transfer L/C	Advising commission + 0.1% Min USD 50	GDR Coupon collection	0.5% Min USD 5 with no Max	
Custody commission (LCY)	0.3% Min EGP 20 Max EGP 500 (note: Corporate credit clients special tariff to be approved by HOCC)	Amendments (per item)	USD 25	GDR Conversion	USD 100 per transaction or equivalent in addition to International Custodian, ESE, Depository bank and other fees	
Custody commission (FCY)	0.3% Min USD 10 Max USD 100 or equivalent (note: Corporate credit clients special tariff to be approved by HOCC)	International Fast Courier	USD 60	Monthly GDR Custody Fees	0.25% with no Max	
Withdrawal of bill / check (LCY)	EGP 30 (no refund for custody commission)	Local Fast Courier	EGP 75	Custody fees of board membership guarantee shares	EGP 50 flat or equivalent per month	
Withdrawal of bill/ check (FCY)	USD 5 or equivalent	Swift charges - Full Swift	USD 75	Izdehar Fund Fees	0.025% Marketing fees on sub. With Max EGP 0.25 per IC	
Postponement charges (LCY)	EGP 20	Short Swift	USD 25	Margin Trading Charges	4.25% + H. Corridor	
Postponement charges (FCY)	USD 5 or equivalent	Documents / Bills sent for collection	0.25% Min USD 50			
Inward Bills Collection	0.2% Min 20 Max 350 + SWIFT Charges	Assign of Export proceeds	0.2% Min USD 100 with no Max			
Inward Bills Returning	Protesto Fees + Postage Charges + EGP 20	Examination of Shipping documents negotiated under unconfirmed LC	0.2% Min USD 100 with no Max			
Letters of Credit		Letters of Guarantee		Muarabaha Card		
L/C - Import Transactions		International		Charges	No Option	
Issuance of Letters of Credit		Bid bonds	0.3% Min USD 100 quarterly	Basic Card Annual Fees	Up To EGP 300	Up To EGP 400
Preparing a Draft of LC Issuance or amendments	USD 50 Flat	Performance and Advance payment	0.6% Min USD 100 quarterly	Supplementary Card Annual Fees	Up To EGP 50	Up To EGP 75
Form-4 Issuance (under LC Import)	EGP 120 Flat	Advising without responsibility on our part	USD 100	Basic Card Replacement Fees	Up To EGP 75	Up To EGP 75
Discrepancies fees (on correspondent account)	USD 150 Flat	Amendment (excluding extension and increase)	USD 25 per item	Supplementary Card Replacement Fees	Up To EGP 75	Up To EGP 75
Fully covered cash margin	1.25% Min USD 75 or equivalent	Extension (within period)	USD 50	SMS Alert Fees	Free	
Covered against Facility	1.25% Min USD 75 or equivalent	SWIFT Charges	USD 50	Late Payment Fee	EGP 100	
Usage or deferred payment (Acceptance)	Opening commission + 0.75% P/Q Min USD 50			Over Limit Fee	EGP 75	
Revolving	Opening commission + 0.25 % Min USD 50 once on outstanding balance	Local		PIN Change Fee	EGP 15	
Amendment (except increase and extension)	USD 25 Per item	Bid bonds	0.4% Min EGP 150 quarterly	Statement Regeneration Fee	EGP 10	
Extension (within period)	0.2% Min USD 50	Performance - advance payment	0.6% Min EGP 150 quarterly	Interest Rate on Purchasing (Monthly)	Up To 2.85%	
Extension (another period)	0.25% with a maximum of 3 consecutive periods, then full commission to be applied (1.25%)	Extension (within period)	EGP 100 or Equivalent in USD	Interest Rate on Cash	Up To 2.85%	
Issuance of marine LG	USD 100	Fully covered cash margin	EGP 150 P/Q	Bank Audi ATM cash withdrawal fee	3% With a Min of EGP 30	
Endorsement (B/L - AWB)	0.1% Min USD 15 with no Max	Amendment (excluding increase and extension )	EGP 100	Other ATM cash withdrawal fee	3% With a Min of EGP 30	
Swift charges :- Full Swift	USD 75	Postage Fees + Local Swift	EGP 25	Over Counter withdrawal Fee	2% With a Min of EGP 50	
Short Swift	USD 25	Issuance Commission for Non-operative LGs	EGP 150	ATM Balance Inquiry (Bank Audi ATM)	Free	
Postage / Courier	USD 10	Capital Market Operations		ATM Balance Inquiry (Other ATM)	EGP 3	
Documents for Collections		Book Keeping Contract	EGP 20	Interest Free Credit Period for Purchase	Up To 55 Days in Case of Full Payment in Time	
Keeping draft at our custody	USD 100 Flat	Securities Deposit	0.3% Min EGP 10	Interest On Cash Withdrawal	Interest is calculated from day one	
Endorsement commission of B/L to our order	USD 50 Flat	Annual Custody Charges	0.001	Cash & Purchase Foreign Currency Transactions (FX Markup)	Up To 3%	
Credit advices for Export Proceeds	EGP 20 Per advice	Transfer to another Book Keeper	0.1% Min EGP 100 with no Max (per security)	Paper Statement Fee	EGP 10	
Import Documentary Collection commission including transfer fees	1.25% Min USD 80 with no Max	Statement	EGP 5 per request	Courier Charges	Real Charge + USD 5 outside Egypt or real charge + EGP 5 inside Egypt	
Export documentary collection	0.25% Min USD 50	Coupons Commission	0.5% Min EGP 5 Max EGP 500	Minimum Payment Due	5% Or EGP 50	
Avalized (could vary based on country / Bank risk)	Collection Commission + 0.75% per quarter Min USD 50	Certificate Issuance	EGP 5			
Deferred payment without responsibility	USD 25 / EGP 150	Commission of sell or purchase	0.1% Min EGP 5 with no Max			
Postage	USD 10	Transfer from another Book Keeper	Free			
Swift charges	USD 25					