

Description	Applied fee
<b>Depository Products</b>	
Current account opening fees	EGP 275 USD 5 or equivalent in FCY
Call Account opening fees	EGP 275 USD 5 or equivalent in FCY
Account Service Charge	EGP100 quarterly
Monthly fees in case daily balance is below the set minimum balance (Non-credit customers)	EGP 150 or its equivalent in FCY (for minimum of EGP 40,000)
Dormancy Fees	EGP25 monthly (on customer ID)
Closing CID	Up to EGP 100 account remaining balance
<b>Dealing Room Treasury Bills/Bonds' Custody</b>	
Treasury Bills/Bonds' Custody Fees (Only for Primary Market Auction & accepted by CBE transactions)	0.125 % for every EGP 100, min EGP 300 max EGP 600
Treasury Bills (Secondary Market)	EGP 50 Swift Charges
<b>Investment Products</b>	
<b>Themar Money Market Fund</b>	
Joining	Free
Redemption Fees	Free
Minimum Subscription	100 Certificates
<b>Tawazon Balanced Fund</b>	
Joining	Free
Redemption Fees	Free
Minimum Subscription	1 Certificate
<b>Tadawol Equity Fund</b>	
Joining	Free
Redemption Fees	Free
Minimum Subscription	1 Certificate
<b>Cards</b>	
<b>Visa Business Credit Gold Card</b>	
Issuing Fees	EGP 500
Annual Fees	EGP 500
Paper Statement fees	EGP 75/Month
Card Replacement (Different No.)	EGP 500
Card Re-issuance (SameNo.)	EGP 100
Over Limit Fee	EGP150+ 2% on overlimit amount
Late Payment Charge	EGP150+ 2% on minimum payment
Receipt Copy Request	EGP 100
Charge Back (If refused) for International cash withdrawal and purchase transactions (local and international)	EGP 250
Charge Back (If refused) for Local cash withdrawal	EGP 250
PIN Re-issuance	EGP 25
<b>Cash Withdrawal Fees:</b>	
On QNB Network	4% with minimum EGP50 per transaction
VISA ATM local Network	4% with minimum EGP50 per transaction
On Visa ATM Network (International)	EGP 50 + 6% of the withdrawn amount (per transaction)
<b>SMEs Master Card Credit</b>	
Joining Fees	EGP600
Annual Fees	EGP400
Card Replacement (Different No.)	EGP400
Card Re-issuance (Same No.)	EGP 100
Over Limit Fee	EGP150+ 2% on overlimit amount
Paper Statement	EGP 75 monthly
Late Payment Charge	EGP150+ 2% on minimum payment
Receipt Copy Request	EGP 100
Charge Back (If refused) for International cash withdrawal and purchase transactions (local and international)	EGP 250
Charge Back (If refused) for Local cash withdrawal	EGP 250

PIN Re-Issuance	EGP 25
<b>Cash Withdrawal Fees:</b>	
On QNB Network:	4% with minimum EGP50 per transaction
Master ATM local Network local	4% with minimum EGP50 per transaction
On Master ATM Network International	EGP 50 + 6% of the withdrawn amount (per transaction)
Life Insurance Premium	EGP 6 Monthly (in case of outstanding balance only)
Installment program early settlement	5% on redeemed amount minimum EGP50
<b>Visa Business Debit Gold Card</b>	
Issuance Fees	EGP300
Annual Fees	EGP300
Card Replacement (Different No.)	EGP300
PIN Re-Issuance	EGP25
Charge Back (If refused) for International cash withdrawal and purchase transactions (local and international)	EGP250
Charge Back (If refused) for Local cash withdrawal	EGP250
Receipt Copy Request	EGP100
<b>Cash Withdrawal Fees:</b>	
On QNB ATM Network	Free
On Visa ATM Network (Local)	EGP 5/transaction
On Visa ATM Network (International)	EGP 50 + 6% of the withdrawn amount (per transaction)
<b>Balance Inquiry Fees:</b>	
On QNB ATM Network	Free
On Visa ATM Network Local	EGP6/inquiry
On Visa ATM Network International	EGP 15/Inquiry
Receipt printing from QNB ATM (withdrawal - Balance inquiry)	EGP6
<b>Visa Business Debit Silver Card</b>	
Issuance	EGP250
Annual Fees	EGP250
Card Replacement (Different No.)	EGP250
PIN Re-Issuance	EGP25
Charge Back (If refused) for International cash withdrawal and purchase transactions (local and international)	EGP250
Charge Back (If refused) for Local cash withdrawal	EGP250
Receipt Copy Request	EGP100
<b>Cash Withdrawal Fees:</b>	
On QNB ATM Network	Free
On Visa ATM Network Local	EGP 5/transaction
On Visa ATM Network International	EGP 50 + 6% of the withdrawn amount (per transaction)
<b>Balance Inquiry Fees:</b>	
On QNB ATM Network	Free
On Visa ATM Network Local	EGP 6/Inquiry
On Visa ATM Network International	EGP 15/Inquiry
Receipt printing from QNB ATM (withdrawal - Balance inquiry)	EGP 6
<b>Visa Business platinum credit card</b>	
Issuance fees	EGP1000 - (EGP600 for B2B)
Annual fees	EGP1000 - (EGP600 for B2B)
card replacement (different #)	EGP800 - (EGP600 for B2B)
card re-issuance (same #)	EGP150
Over limit fee	EGP150+ 2% on overlimit amount
Late payment charge	EGP150+ 2% on minimum payment
Receipt copy request	EGP100
Charge Back (If refused) for International cash withdrawal and purchase transactions (local and international)	EGP250
Charge Back (If refused) for Local cash withdrawal	EGP250
<b>Cash withdrawal fees</b>	
On QNB ATM Network	4% with minimum EGP50 per transaction
On Visa ATM Network (Local)	4% with minimum EGP50 per transaction

On Visa ATM Network (International)	EGP50 + 6% of the withdrawal amount (per transaction)
PIN re-issuance	EGP25
Statement fee	EGP75/ month
Installment program early settlement	5% on redeemed amount with minimum EGP50
<b>Visa Business Platinum Debit (EGP)</b>	
Issuance fees	EGP350
Annual fees	EGP350
Card replacement (Different #)	EGP300
Card re-issuance (same #)	EGP200
PIN re-issuance:	EGP25
• Charge Back (If refused) • For International cash withdrawal and purchase transactions (local and international)	EGP250
Charge Back (If refused) for Local cash withdrawal	EGP250
Receipt Copy Request	EGP100
<b>Cash Withdrawal fees:</b>	
On QNB ATM Network	Free
On Visa ATM Network (Local)	EGP5 /transaction
On Visa ATM Network (International)	EGP50 +6% of the withdrawal amount per transaction
Receipt printing from QNB ATM (Withdrawal or Balance inquiry)	EGP 6
<b>Visa Business Platinum Debit (USD)</b>	
Primary card Issuance /annual fees	USD25
Supplementary card issuance /annual fees	USD25
card replacement	USD25
charge back if refused	USD8
Receipt copy request	USD8
PIN re-issuance:	Free
<b>Balance inquiry:</b>	
On Visa ATM network (local)	Free
On Visa ATM Network (International)	USD1
<b>Cash withdrawal fees:</b>	
On QNB ATM Network (Local):	Free (based on exchange rate declared on the day of the transaction)
On non- QNB ATM Network (Local):	On very limited scale (fees will apply)
On Visa ATM Network (International)	USD 5+4% over the withdrawn amount
Transaction fees (International purchases)	Free
<b>Visa Business Platinum Debit (EUR)</b>	
Primary card Issuance /annual fees	EUR20
Supplementary card issuance /annual fees	EUR20
card replacement	EUR20
charge back if refused	EUR7
Receipt copy request	EUR7
PIN re-issuance	Free
<b>Balance inquiry</b>	
On Visa ATM network (local)	Free
On Visa ATM Network (International)	EUR1
<b>Cash withdrawal fees:</b>	
On QNB ATM Network (Local)	Free (based on exchange rate declared on the day of the transaction)
On non- QNB ATM Network (Local)	On very limited scale (fees will apply)
On Visa ATM Network (International)	EUR 5+4% over the withdrawn amount
Transaction fees (International purchases)	Free
<b>Corporate Deposit card</b>	
Issuance Fees	EGP 100
Annual Fees	EGP 40
<b>Cheques Gallery</b>	
Regular Chequebook (10-25-50 Leaves)	EGP 12 /leaflet

Customized A4-Paper size Corporate cheques (Designed with Corporate Logo in colors & special template of the company's choice)	EGP 25 /leaflet only offered in 1,000 cheque pack
Corporate Binder Cheques (4 cheques/page)	Offered in Binders of: 300 cheques: EGP 3,300 /600 cheques: EGP 6,300
<b>Cash Deposit Books</b>	
Cash Deposit Books (10-25-50 Leaves)	10 Cash Deposit slips: EGP 5
	25 Cash Deposit slips: EGP 10
	50 Cash Deposit slips: EGP 20
<b>Trade Finance</b>	
<b>Letter of Guarantees against Counter Guarantees - Foreign</b>	
<b>Issuing/ increasing/ Extension of L/G Commission:</b>	
Bid Bond, Performance & Advance Payment Bond	To be reviewed on a case-by-case basis
Reserve LG Text Revision Fees	USD 35 or equivalent
Administration Fees for Issuance/ Increase	USD 120 admin fees
Postage Fees	USD 5
Administration Fees for amendment	USD 75
Reverse letters of Gurantee performance & advanced payment bond	0.6%/Quarter or Part min EGP 200 & USD 25 or equivalent in FCY
Reverse letters of Gurantee Bid Bond	0.3% /Quarter or part min EGP 150 or USD 25 or equivalent in FCY
Swift/ Telex Charges	USD 30
Message Type 760 charges	USD 60
Internal DHL	USD 10
Courier Charges (DHL)	USD 100
<b>Advising Letter of Guarantee (No form of Liability on QNB)</b>	
Advising Commission	USD 100
Administration Fees	USD 55
SWIFT Charges	USD 30
Payment Commission incase of Confiscation	USD 20 + Transfer charges "If any"
<b>Letter of Guarantees -Local</b>	
<b>Issuing &amp; Extending L/G commission:</b>	
Bid Bond	0.3% /Quarter or part min EGP 250 or USD 25 or equivalent in FCY
Performance & Advance Payment Bond	0.6%/Quarter or Part min EGP 200 & USD 25 or equivalent in FCY
<b>Issuing LGs other Charges:</b>	
Administration Fees /Sundries	EGP 50
Postage	EGP 30
<b>Amendment/Extension/ Reduction for LGs charges:</b>	
Advance commission	EGP 100 or USD15 or equivalent in FCY
Administration fees/Sundries	EGP 30 or USD 5 or equivalent in FCY
Postage	EGP 30 USD 5 or equivalent in FCY
Payment Commission incase of confiscation	EGP 20 + Transfer charges if any" + cheque issuance charges "if any"
Stand By Letter of Credit	0.75% (Minimum USD 100) annually
<b>Letters of Credit - Export</b>	
Advising Commission	USD 50
Administration Fees	Client: USD 35 Non-Client: USD 50
Commission on Transfer of LC	0.4% (Minimum USD 150)
Commission on Assignment of LC	0.2% (Minimum USD 100)
Confirmation Commission (with reference to country risk)	0.25 % per quarter Min. USD 75
Negotiation Commission in case of Sight L/Cs	Client: 0.3%(Min. USD 60) Non-Client: 0.3%(Min. USD 80)
Acceptance Commission in case of Deferred L/Cs	0.25% /month or part Min.USD 60 for both clients and non-clients
Examination of documents related to unconfirmed Export L/Cs	USD 100
Amendment Commission	USD 30
Administration Fees for amendment	USD 20
Proceeds received without presentation of documents	0.1% (min USD 50)
<b>Mailing Fees:</b>	
Courier (DHL)	USD100

Internal DHL	USD 10
ARAMEX Local Documents	USD 16
ARAMEX Local Letters	USD 11
Commission for Intersected Periods-Applicable only for confirmed LCs	USD 75
Commission for handling Documents which will be discounted under L/C issued & advised by other banks	0,125%
Other ChargesShort form Swift charges	USD 30
<b>Import</b>	
LC Issuance / Amendment Preparation Charges	USD 45
Issuing L/C Commission	1.25% flat + 0.25%/following Quarter, Min USD 120 (for the First year, and same for next year)
Deferred payment acceptance commission	Own Resources: 0.75% per quarter, min USD 75 Free Market: 1% per quarter, min USD 75
<b>Issuing Administration Fees:</b>	
Amounts from EGP 1 to EGP 5000	EGP 5
From EGP 5000 to EGP 20,000	EGP 100
From EGP 20,000 to EGP 50,000	EGP 150
From EGP 50,000 to EGP 100,000	EGP 200
From EGP 100,000 to EGP 150,000	EGP 300
From EGP 150,000 to EGP 200,000	EGP 350
From EGP 200,000 to EGP 250,000	EGP 400
From EGP 250,000 to EGP 300,000	EGP 500
From EGP 300,000 to EGP 400,000	EGP 600
From EGP 400,000 to EGP 500,000	EGP 750
Increments above EGP 500,000 are treated as an amount that falls in one of the ranges mentioned above	
<b>Other Issuing Fees:</b>	
Stamps Duties	According to Stamps Duties laws
Swift Charges	USD 100 or USD equivalent
Administration Fees	USD 45 or equivalent
Issuance Local Letter charges	EGP 750
Amendment Fees:	Comission USD 15 per item + Administration fees USD 20 + Swift Charges USD 30 or equivalent
Commission for Intersected Periods	0.2% of L/C outstanding balance Min. USD 75
Endorsement comission Administration Fees / Endorsement Commission in case of Original transport Document received directly by the client	EGP400
Discrepancy Fees (borne by correspondent)	USD150
Discrepancy fees incase of L/G maritime	EGP300 once + stamps related
Holding documents (in case of discrepancy) "borne by correspondent"	USD30
Payment for documents recieved through other banks (commission ) "borne by other bank"	0.3% (min USD50, max USD125)
Reimbursement charges	USD 80 or equivalent
Payment for documents received through other banks (Admin fees) «Borne by other Bank»	USD 35
<b>Other Charges:</b>	
Short form Swift charges	USD 30
Extra Fees for Non-Presentation of copy OF all documents upon negotiation	USD 10
<b>Documentary Collections</b>	
Import Collection Commission (original) Including Transfer Commissions	0.8% min USD 80 (Own resources) 1.25% min 80 USD (FX free market)
Export Collection	0.225% min. USD 35
Import Documents/Draft Keeping Charges(i.e. Documents received from Correspondent & Bank could not reach the client or in case documents were un accepted by the client / and the accepted draft that hold till maturity)	USD 50 from correspondent
Avalization Bill of Exchange Commission	Own resarces: 1% per quater min USD80 Fx Free market:1% per quater min USD80
Administration fees	USD 45 or Equivalent
Swift Charges	USD 30
<b>Mailing Fees:</b>	
Courier (DHL)	USD 100
Internal DHL	USD 10

ARAMEX Local Documents	USD 16
ARAMEX Local Letters	USD 11
Endorsement of Transport Documents	USD 50 from Correspondent
Amendment Charges	USD 15
Administration Fees for amendment	USD 20
Administration Fees for export	USD 20
<b>Administration Fees:</b>	
Amounts from 1 to 5000	EGP 5
From EGP 5000 to EGP 20,000	EGP 100
From EGP 20,000 to EGP 50,000	EGP 150
From EGP 50,000 to EGP 100,000	EGP 200
From EGP 100,000 to EGP 150,000	EGP 300
From EGP 150,000 to EGP 200,000	EGP 350
From EGP 200,000 to EGP 250,000	EGP 400
From EGP 250,000 to EGP 300,000	EGP 500
From EGP 300,000 to EGP 400,000	EGP 600
From EGP 400,000 to EGP 500,000	EGP 750
Increments above EGP 500,000 are treated as an amount that falls in one of the ranges mentioned above	
<b>Trade Finance Support</b>	
Form 4	EGP100
Customs Export Certificate	EGP50
Export Credit Advice certificate	EGP50
Admin fees for failed trade transactions (type 5007)	USD 20 / Transaction
Notification to other bank that no form 4 issued advance payment executed	USD 30 swift Charges Or USD 10 letter Charges
<b>Remittances</b>	
<b>Internal Transfers(Upon Client Request)</b>	
EGP Transfer between own accounts	Free
EGP Transfer between two clients' accounts within QNB	Branch: EGP50 - Online: Free
<b>Local Currency Remittances &amp; Cheques Operations</b>	
Payment of Cheques drawn on QNB (clearing house)*	Free
Payment of cheques drawn on QNB (out of clearing)* deducted from the cheque amount	0.3% Min EGP 50 Max EGP 750 + Swift Charges EGP 100 + Admin Fees 25
Payment of Intra QNB Post Dated Cheques	0.2% Min EGP 50 Max EGP 300
Payment of Bills Drawn on QNB (All Bills are processed outside the clearing house)	0.1% Min EGP 50 Max EGP 400 + Swift Charges EGP 100 + Admin Fees EGP 25
Collection of Cheques drawn on other banks (clearing house)*	Sight cheques: EGP 25 Post-dated Cheques: 0.2% (min EGP 40, max. EGP 500)+ Admin fees EGP 25
Collection of Cheques drawn on other banks (out of clearing house)*	0.3% Min EGP 100 Max EGP 750 + Courier Fees EGP 100 + Admin Fees EGP 25
Collection of Intra QNB Bills drawn on QNB customer on its maturity date	0.2% Min EGP 50 Max EGP 300
Collection of Bills drawn on other banks (out of clearing house)	0.25% Min EGP 100 + Courier Fees EGP 75 + Admin Fees EGP 25 + Correspondent Charges
In Case of Rejected Bills (Protesto)	0.3% Min EGP 50 + Admin Fees EGP 25 + Courier Charges EGP 100 +correspondent charges
Withdrawal of a postdated cheque / Bill deposited for collection	0.2 % (min EGP 25 max EGP 375)
Returned Cheques: (Insufficient balance, Incorrect Signature, modified information needs signature, paper item missing, missing signature, item bearing wrong information)	EGP 100 / Cheque
Returned Bills: (Debited on QNB client a/c for a bad cheque presented on coukter through the ON-US center)	EGP 500
Sight cheques returned by other banks (Clearing House)*	Admin fees EGP60 per Cheque
Sight cheques returned by other banks (Out of Clearing House)*	0.2% Min EGP 100 Max EGP 500 + Admin Fees EGP 50 + Courier Charges EGP 100
Postdated cheques returned by other banks(Clearing House)*	0.2 % (min. EGP 25 max EGP 375)+Admin Fee EGP 40
Postdated cheques returned by other banks(Out of Clearing House)*	0.2% Min EGP 100 Max EGP 500 + Admin Fees EGP 50 + Courier Charges EGP 100
Issuing a detailed report of postdated cheques or cheques under collection	EGP 100
Cheque Stop Payment	EGP 150 / cheque
Cancel stop payment	EGP 50 / cheque
Extension of Maturity Date for Post-dated cheque/bill)	EGP150

<b>Foreign Currency Remittances and Cheques Operations</b>	
Payment of Cheques drawn on QNB (AIB clearing)	Free
Payment of Cheques drawn on QNB (out of AIB clearing) Banks inside & outside Egypt:	0.3% (min USD 20, max USD 150)+ Swift Charges USD30 + Admin Fees USD5
Collection of Cheques drawn on other banks (clearing)	Sight: 0.3 % min USD 10 and max. USD 150 + clearing fees USD 7 Post-dated: 0.4% (min USD 10, max USD 150) + Admin Fees USD 5 + clearing fees USD 2
Collection of Cheques drawn on other banks inside Egypt (out of AIB clearing)	Sight: 0.3% (min USD 10,max USD 150) + Admin Fees USD 5 + Courier Charges USD 5 Post-dated: 0.4% (min USD 15, max USD 150)+ Admin Fees USD 5 +Courier Charges USD 5 + Correspondent Charges USD 3 +Swift Charges USD 25 (if needed)
Banks outside of Egypt: If by cash letter agreement with Deutsche Bank Frankfurt	Sight: 0.3% (min USD10, max USD 150)+USD 3/ Cash Letter+ Admin Fees USD 5 + Courier Charge USD 60 + Swift Charges USD 25(if needed)+ Correspondent charges Post-dated: 0.4% (min USD 15, max USD 150)+ USD 3/ Cash Letter +Admin Fees USD 5 + Courier Charge USD 60 + Swift Charges USD 25(if needed)+ Correspondent Charges
If subject to Final Payment sent directly to foreign banks:	Sight:0.3% Min USD 20 Max USD 250 + Courier Charges USD 60 + Admin Fees USD 10 + Swift Charges USD 30 (if Needed) + Correspondent Charge Post-dated: 0.4% (min USD 15, max USD 200)+Courier Charge USD 60 +Admin Fees USD 5 + Swift Charges USD 30(if needed)+ Correspondent Charges
Collection of Intra QNB Bills / Post-dated Cheques (before maturity date)	0.3% (min USD 10, max USD 150)+Admin Fees USD 5
Withdrawal of Intra QNB Bills / Post-dated Cheques (before maturity date)	0.3% (min USD 10, max USD 150)+Admin Fees USD 5
Withdrawal of Post-dated Cheque (before due date - inside and out of AIB Clearing)	0.4% (min USD 15, max USD 150)+Admin Fees USD 5
Returned Unpaid Cheque by QNB	USD 20/ cheque
Returned uncollected Cheques by AIB clearing	USD 10/ cheque
Returned uncollected Cheques Returned (outside clearing)	Variable according to Correspondent charges
Extension of Maturity Date of Post-dated Cheque / Bill	USD 10/ cheque
Very Early Payment (VEP)	USD 10 per transaction or equivalent.
Issuance of Bank Drafts Payable Abroad	0.3% min USD 10, max USD 100 USD 1 Correspondence Charges (in case of USD Cheques) or EUR 4 (in case of EUR Cheques)
<b>Incoming Transfers</b>	
EGP Incoming Transfer from another bank QNB Customer	EGP 25 Admin Fees for swift
FCY Incoming Transfer from another bank QNB Customer	USD 5 Admin. Fees + correspondent charges
Incoming Transfers Amendment / Investigation / Clarification	EGP 50 25 (according to used FCY)
Our charges (collected from correspondent)	EGP50 FCY 25
Correspondent Charges	Depending on correspondent bank's claim
Incoming Transfers Returned Charges	EGP 50 30 (according to used FCY)
FCY 3 <sup>rd</sup> party payments	0.3% (min USD 10, max USD 150) USD 25 SWIFT USD 5 Admin Fees
EGP 3 <sup>rd</sup> party payments	0.2 % (Min EGP 75, max. EGP 350) Swift EGP 75 Admin fees EGP 25
STP (Wrong Account Structure)	EGP 20 for EGP transactions USD 30 (or equivalent ) For FCY Transactions
Incoming Remittance Replying to any claim since more one year	USD50
Incoming Transfers from Buna platform	EGP 20 or USD 5 Admin fees + corr.charges USD 5.00 in case the amount received in Arab currencies, USD 10.00 in case amount received in FCY
Confirmation from sender bank concerning incorrect details/missing details (charges on sender bank)	USD 25/ EGP 50
Remittance return /refund/ cancellation	Refund fees EGP 75.00/ USD 35.00 Swift charges EGP 75 / USD 30 or equivalent in FCY
<b>Outgoing Transfers</b>	
EGP Outgoing SWIFT transfer to another bank	0.2 % (min EGP 75 max EGP 350)+EGP 75 SWIFT+ EGP 25 Admin Fees EGP 50 if QNB Client is charged
FCY Outgoing SWIFT Transfer to another bank (On normal value date) (client chooses to be charged or charge beneficiary)	Branch: 0.3% (min USD 20, max USD 150) USD 30 SWIFT For USD, EUR, JPY, GBP (depending on correspondent bank's claim) + USD 7 Admin Fees Online: Admin Fees Free
FCY Outgoing SWIFT Transfer to another bank (Same value date instead of 2 working days for executing transfers)	0.3% (min USD 20, max USD 150) USD 30 SWIFT For USD, EUR, JPY, GBP (depending on correspondent bank's claim)+USD 7 Admin Fees (10%x 2 working days x transfer amount)/360, Min USD 15
Outgoing Transfers Amendment / Investigation / Clarification or cancellation Swift Charges	USD 25 EUR 25 EGP 100
<b>Other Remittances</b>	
Issuance of Bank Drafts In local currency	Branch: Local Currency: 0.2% (Min EGP 50, Max EGP 500) Admin fees: free Online: Local Currency: 0.2% (Min EGP 30, Max EGP 400) Admin fees: Free
Issuance of Bank Drafts In Foreign currency	0.3% (min USD 15 max USD 150)
Cancellation of Bank Drafts	Issuance fees are not returned + EGP40
Issuance of Certified cheques In local currency	0.2% (min EGP 40 max EGP 500)
Issuance of Certified cheques In foreign currency	0.3% (min USD 15 max USD 150)

**EGP Automated Clearing House Remittances "ACH"**

**Direct credit**

Creditor role transaction fees	EGP20
Notification:SMS	EGP 0.25 per SMS
Notification: e-mail	Free
Incoming:	EGP 10 /Message
Incoming from CBE	EGP2/Message
Outgoing: Single (Transfer through branch)	0.2% (min EGP 75 max EGP 350) EGP 25 Admin Fees
Single Electronic through CBX	0.2% (min EGP 75 max EGP 350), Free Admin Fees
Bulk (Corpay)	0.1% Min. 40 - Max.500 "per file" + EGP 10 "per transaction"

**Direct Debit:**

Debtor Role Transaction Fees	EGP 20 /Message
Notification: SMS	EGP 0.25 per SMS
Notification: e-mail	Free
Direct Debit (Mandate fees)	EGP 100 (one-time payment)
Transaction fees	EGP 4
Manual Outgoing Bulk Payment received from Branch	0.2% Min EGP 100, Max EGP 750 on total amount + EGP 25 admin on each payment in the file
ACH Transfers Amendment / Investigation / Clarification or cancellation Swift Charges	EGP100
Printing ACH payment from ACH viewer for incoming and outgoing payment in branch as per client request	EGP25
Reversal payment on direct debit	EGP75

**Foreign Currency Automated Clearing House Remittances "ACH"**

FCY Outgoing Transfer to another bank (Single Transfer) or (Single Transfer using electronic channels)	0.3% (min USD 10, max USD 150) Admin Fees USD 5
FCY Incoming Transfer	USD 5
ACH outgoing transfer in FCY with exceptional valudate: D+1 instead of D+2	10% * 1 working day *transfer amount /360, min USD15

**Custody Services**

**Brokerage**

Order Routing (Buying/ selling commission)	5/1000 (Commission is distributed equally between the bank & broker) Minimum EGP 25 "for the bank", No Maximum)
Reactivating Expired order	EGP10
Coupon/Dividends collection	0.5% of coupon value upon collection (Min. EGP 15, Max. EGP 1000 or its equivalent in FCY)
Physical Shares Safekeeping	0.3% (min. EGP 50 paid at the beginning of year & on annual basis) "Calculated on Par value or Market value" (No Maximum)
DVP/RVP Settlement (Buying/selling settlement commission)	0.5/1000 (No Minimum, No Maximum)
Capital increase for issuing companies (Sponsors)	0.1% of the shares value (min EGP 20,000, No Maximum))
Capital increase for issuing companies (NonSponsors)	5/1000 of the shares value (min EGP 10 & maximum EGP 500)

**Physical Shares Certificate Issuance (General Assembly Meetings/IFSA Inspection/BOD Insurance):**

Shares value: EGP1 - EGP 999,999	EGP50
Shares value: EGP1,000,000 - EGP4,999,999	EGP100
Shares value: EGP5,000,000 - EGP9,999,999	EGP200
Shares value: EGP10,000,000 & more	EGP300

**Custody**

Contract Issuance	Free
Code Activation	EGP 25 per transaction
Deposits	0.05% from previous day's closing market value (min EGP10, no max)
Buying/selling (Bookkeeping) commission	0.05% (Min. 5 EGP, No Max.)
Collection of Coupon	0.5% of coupon value upon collection (Min. EGP 3, Max. EGP 500)
General Assembly Certificate Issuance	EGP20 per certificate
Account Position/Account Movement	EGP 10 / per Account or Position
Withholding Fees	0.01% Annually (Calculated on the market value of the securities' balance at the 31 <sup>st</sup> of December every year) + 0.005% Annually to MCSD Min. EGP 5, without maximum
Transfer From Another Custodian	Free
Transfer To Another custodian	0.1% from securities market value with minimum EGP 10 (previous day of transfer)
Securities Pledge	0.5% from market value (Min. EGP 25, Max. EGP 5000)





Securities Pledge Release	0.1% from market value (Min. EGP 25, Max. EGP 5000)
Distribution of Free shares	Free
<b>Codes Conjunction:</b>	
Shares value: EGP 1- EGP 5,000	EGP10
Shares value: EGP 5,001- EGP 20,000	EGP 15
Shares value: EGP 20,001 - EGP 200,000	EGP 25
Shares value: EGP 200,001 - EGP 1,000,000	EGP 50
Shares value: EGP 1,000,000 to EGP 5,000,000	EGP100
Shares value: EGP 5,000,000 to EGP 50,000,000	EGP500
Shares value: EGP 50,000,000 to EGP 100,000,000	EGP 1000
Shares value more than EGP 100,000,000	EGP 5000
<b>Treasury Bonds</b>	
Coupon Collection	0.1% of coupon value upon collection (Min. EGP10, Max. EGP1000)
Contract Issuance	Free
Auction	Free
Buying/selling (Bookkeeping) commission	0.01% Min. EGP5 , Max EGP2000 (per invoice)
Account Position/Account movement	Free
Withholding Fees	Free
Transfer From Another Custodian	Free
Transfer To Another Custodian	0.1% from securities market value (previous day of transfer with Min. EGP10 and Max. EGP200 per each bond)
Securities Pledge	0.5% from securities market value (Min. EGP25, Max. EGP5,000)
Securities Pledge Release	0.1% from securities market value (Min. EGP25, Max. EGP5,000)
Distribution of Free Shares	Free
Withholding fees on the Treasury Bills	(4 per MIL 2 per MIL Bank share + 2 per MIL CBE share)
<b>Contracted Brokerage companies</b>	
Buying/ selling Book keeping commission	1/10000
General Assembly Certificate Issuance	Free
Account Position/Account Movement	Free
<b>Shares Deposits in the Safekeeping System</b>	
Contract Issuance	Free
Deposits	0.01% from the Company paid capital (Min EGP 250, Max. EGP 30,000)
Buying/ selling commission (Bookkeeping)	0.01% (Min. EGP 5, No Max.)
Collection of Coupon	0.5% of coupon value upon collection (Min. EGP 3, Max. EGP 500)
General Assembly Certificate Issuance	Free
Account Position/Account Movement	Free
<b>Withholding fees:</b>	
Shares Value from EGP 1 - EGP 99.99 millions	0.01% Annually + 0.005% Annually to MCSD (Min. EGP 5, without maximum)
Shares Value from EGP 100 millions - EGP 499.99 millions	0.0075% Annually + 0.005% Annually to MCSD (Min. EGP 5, without maximum)
Shares Value above from & above EGP 500 millions	0.005% Annually + 0.005% Annually to MCSD (Min. EGP 5, without maximum)
Transfer From Another Custodian	Free
Transfer To Another Custodian	0.1% from securities market value/ Face Value with minimum EGP 10 (previous day of transfer)
Securities Pledge	0.5% from securities market value (Min. EGP 25, Max. EGP 5000)
Securities Pledge Release	0.1% from securities market value (Min. EGP 25, Max. EGP 5000)
Distribution of Free shares	Free
Capital increase for issuing companies registered in MCDR	0.05% of the shares value (min EGP 1,000 ,Maximum EGP 10,000)
<b>Counter Cash withdrawal</b>	
Cash withdrawal on counter (< or =30000 EGP	EGP 65 / withdrawal
(>30000 EGP)	Free
<b>Safe Deposits Boxes</b>	
Subscription fees:	EGP200 paid once
X Small /Small	EGP1,750
Medium	EGP3,000
Large / X Large	EGP4,000
(Insurance is equivalent to 3 year rental fees)	

**Specific Customer Requests**

Customer Position	EGP 100/ Request
Statement/Movement	EGP 130/Account (for more than 10 papers, each paper for EGP 10)
Swift printing request	EGP 65/ message
Signature Verification	EGP 100 /document
Changing Customer signature	EGP 25 / request
CID Transfer to another branch	EGP 500
Certification of Documents (Statements/Position...)	EGP 100 /certificate
Clearance Certificate (Credit Facilities' Settlement)	EGP 100 /certificate
Car License Issuance	EGP 200
Car License Renewal Letter	EGP 300
Car Release Letter	EGP 300
Issuance of Paid Up capital certificate for companies under foundation	EGP 1000/Certificate
Issuance of paid up capital certificate for existing companies	EGP 1000/Certificate
Copy of old documents (more than one year)	EGP 150 until 10 paper Over 10 paper, each paper for EGP 10
Copy of documents to be created in favor of a third party (eg: directed to auditors)	EGP50 / Item reported
Other Bank's Statements	USD20 (Corporate clients)

**Permanent Instruction**

Advanced Transclick	EGP 200 paid once
Extra Transclick	EGP 200 Subscription Fees & EGP 30 /Transaction + Transaction related charges
Manual	EGP 30 /Transaction + transaction related charges
Extra Transclick (Cancellation / Amendment)	EGP25
Internal Power of Attorney	EGP200 paid once
Cancellation of Internal Power of Attorney	EGP30

**Governmental Payments**

**CPS**

Taxes-Customs-Social Insurance	0.15% Min. EGP 50 Max.EGP 150
one window customs - workers emergency fund payment - contracting operations insurance payment - social, health and cultural fund payment - Insurance payment (health insurance for car drivers, institution, workers health insurance, contracting workers insurance, road transfers workers insurance, car insurance and Electronic payment receipt)	0.15% (min EGP50, max 150)

**Corporate Internet Banking Service**

Taxes - social insurance - customs - one window payments	0.15% (min EGP50, max EGP150)
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**E-payment**

Tax Payment	Free
One Window Customs Services Payment fees	0.2% (min 65 EGP, Max 500 EGP)
Customs (in case of cash deposit/ internal transfer)	0.2% (min EGP 50, max EGP 400)
Social Insurance payment	0.2% (min 50 EGP, max 400 EGP)
Workers Emergency Fund	0.2% (min 50 EGP, max 300 EGP)
Industrial Land Payment for Industrial Investment Opportunities	EGP100 * per transaction
Suez Canal Services Payments in EGP	0.2% (min EGP 50, max EGP 300)
Suez Canal Services Payments in USD	0.2% (min USD15, max USD20)
Citizen's Payments	Free
GPS	Free
Real Estate Tax fees	Flat Fee of EGP10
GOEIC fees	EGP 50 Flat per transaction
Governorates e-payments fees	0.02% (min EGP 25, max EGP 300)
Contracting Operations Insurance e-payment fees	0.02% (min EGP 25, max EGP 300)
Billing Platform Claims Payment fees	0.3% (min EGP 25, max EGP 300)
Citizen Museum Payment	Free
Medical fellowship payments	EGP100 per transaction
General authority for Health accreditation and regulation payments	0.2%(min EGP50, max EGP400)
Social, Health, Cultural Fund payment	0.2%(min EGP50, max EGP400)
Insurance payments (Health insurance for car drivers, Institutions workers health insurance, Contracting workers insurance, Road transport workers insurance and car insurance)	0.2%(min EGP50, max EGP400)

Government payment – Taxes in USD through Transfers only • Income tax • Sales tax • Tax invoice	Free
North Cairo Electricity Distribution company payment	0.2% (min. EGP25, max. EGP300)
<b>Commercial Register</b>	
Update expired commercial register through I-score "For non-credit clients"	EGP300
<b>Electronic Banking Services</b>	
<b>MT 940</b>	
Account Statements sent via Swift message	USD 50 or equivalent / month / account
<b>SWIFT for Corporate</b>	
MT 940 - Customer Statement Message	USD 150 / month / client
MT 942 - Interim Transaction Report	USD 75 / month / client
<b>Host-To-Host</b>	
Host -To - Host subscription Fees	Free
<b>Email@Bank Service</b>	
Basic Offer	EGP 7 monthly
Advanced Offer	EGP 12 monthly
<b>Corporate Internet Banking (Service)</b>	
Subscription Fees	EGP 150 (Including 1 soft token)
Monthly fees	EGP 150
Extra Soft Token user	
Issuance fees	EGP 150
annual fees	EGP 150
<b>Hard Token</b>	
Issuance fees	EGP 1500
Annual fees	EGP 400
EGP transfer between 2 clients accounts within QNB	Free
Outgoing Transfer EGP	0.2% (Min. EGP75, Max. EGP 350) Admin fees Free
Outgoing Transfer Foreign Currency	0.3% (min USD 10, max USD 150) USD 30 SWIFT For USD, EUR, JPY, GBP (depending on correspondent bank's claim) Admin Fees: Free
Issuance of bank draft in local currency	0.2% (min EGP30, max EGP400) + admin fees Free
<b>Corporate Internet Banking (Service) Payroll package</b>	
Subscription fees:	Free (including 2 Soft token users)
Annual fees	Free
Extra Soft Token Issuance fees	EGP 150
Extra Soft Token Annual fees	EGP 150
Hard Token Issuance fees	EGP 1500
Hard token annual fees	EGP 400
<b>Corpapy Service</b>	
Set up fees	EGP750
Annual fees	EGP750 (including 3 soft tokens)
Extra Soft Token Issuance fees	EGP 150
Extra Soft Token Annual fees	EGP 150
Hard Token Issuance fees	EGP 1500
Hard Token Annual fees	EGP 400
<b>TradeNet Service</b>	
TradeNet Subscription fees per module (LC/LG/DC)	Setup fee: EGP 150
Monthly fee per module (LC/LG/DC)	EGP 75
<b>Hard Token</b>	
Issuance Fees	EGP 1500
Annual Fees	EGP 400
<b>Mobile Banking /Payment Services</b>	
<b>QR Code</b>	
Subscription	Free

<b>Merchant e-Wallet ATM Cash Out</b>	
ATM cash in (off-us)	Free
ATM cash out (off-us)	Free
ATM cash in (on-us)	Free
ATM cash out (on-us)	Free
<b>Mailing Fees</b>	
<b>Paper statement</b>	
Daily	EGP 500/month
Weekly	EGP 250/month
Monthly	EGP 150/month
Quarterly	EGP 150/quarter
<b>Hold mail</b>	EGP 350 per periodicity
<b>Email statement</b>	EGP10 per month /quarter frequency
<b>QNB Packages</b>	
<b>Merchant Business Package</b>	
Monthly Fees	EGP 150
<b>Exporters Package</b>	
Monthly fees	EGP 130
<b>Business Package</b>	
Monthly fees	EGP 200
<b>QR Package</b>	
Monthly fees	EGP 20
<b>QR premium package</b>	
Monthly fees	EGP40
<b>Aamaly Package for Financial Inclusion</b>	
Opening fees	EGP 60
Monthly fees	EGP 30
<b>Facilities</b>	
Early settlement fees for MTL (only):	3% of the settled amount
<b>For all Corporate Facilities</b>	
Investigation & I-score Fees Annual	EGP1000 for corporate EGP1250 for SMEs
Penalty for Past Dues & Overruns	1.5% for corporate 2.5% for SMEs
Commission (All Unsecured Facilities)	0.15% on HDB
<b>Overdrafts</b>	
Opening Fees	EGP 200
Account Charge	EGP100 quarterly For FCY: USD2 monthly or equivalent
Administration Fees	Free
Paper statement	EGP150 monthly EGP150 quarterly
Commission	0.1% on HDB
Partial / Total redemption	Free
Commission on Cheques received for the net Invoice amount	0.5% on invoice net amount to be collected on every invoice even in case of full settlement of credit facility.
<b>Facilities Against Themar</b>	
Administration Fees	2.5 % of loan amount
Late Payment Charges	60 EGP plus 3.5 % over applicable interest rate
Redemption fees	4 % of redeemed amount
<b>Corporate Investigation Evaluation Unit</b>	
Asset Evaluation Admin.fees for clients obtaining credit facilities against mortgaged assets	EGP 300
External fees Paid for Authenticated Evaluation	Fees will be on case by case basis
<b>Credit facilities against Commercial or Realstate Mortgage</b>	

Legal Proxy for Real estate/ commercial mortgage	0.1% commission Min. EGP 500, Max. EGP 1000 +actual expenses
Registration of Mortgage at notary office	0.1% of Facility Min. EGP 5000,Max. EGP 25000 + actual expenses
Renewal of Commercial/ Real estate mortgage. 946B(Real estate renewable every 10 years, commercial mortgage renewable every 5 years) N/A on Bad debt mortgages	0.1% of Facility Min. EGP1000, Max. EGP 2000 +actual expenses
Cancellation of Real Estate mortgage	EGP5,000
<b>Moveable Assets</b>	
Moveable Assets: New register/renewal/amendment/cancellation	EGP 1500
<b>Legal Services</b>	
Official Letter/Certificate Issuance upon client's request	EGP 100/Request
Legal Advice upon client's request	EGP 100 /Legal Advice
Announcement of Legal Assignment of Contract	EGP 150/Announcement
Proving the date of right's transfer	EGP 150 /Request
Commercial Register Copy Request	EGP 150 /Request
Preparing Customized Corporate Facilities Contracts (According to the contract amount) Drafting Short-Term Facilities Contracts secured by/against Real Estate &/or Commercial Mortgage (According to the contract amount) Drafting Medium/Long-Term Facilities Contracts secured by/against Real Estate &/or Commercial Mortgage (According to the contract amount)	Below EGP 10 million: EGP500 EGP 10 million - EGP20 million: EGP1000 Above EGP10 million: EGP500 for every EGP10 million & its multiples
Finalization of Real Estate Mortgage Steps	EGP 5000/ Request
Finalization of Commercial Mortgage Steps	EGP 2500/ Request