

| QNB ALAHLI Retail Tariffs                            |   |
|--|---|
| Accounts fees  |   |
| Current / Checking Account (Local/ Foreign currency) |   |
| Opening Fees (paid once)                             | EGP50 or equivalent + applied stamp duty            |
| Opening Fees   | Free when applying through Internet banking service |
| Service Charge (quarterly)                           | EGP30 or equivalent                                 |
| Monthly Savings (Local / Foreign currency)           |   |
| Opening Fees (paid once)                             | EGP50 or equivalent + applied stamp duty            |
| Opening Fees   | Free when applying through Internet banking service |
| Service Charge (quarterly)                           | EGP30 or equivalent                                 |
| Daily Savings Account (Local currency)               |   |
| Opening Fees (paid once)                             | EGP98 + applied stamp duty                          |
| Service Charge (quarterly)                           | EGP40   |
| Annual Savings Account (Local currency)              |   |
| Opening Fees (paid once)                             | EGP98 + applied stamp duty                          |
| Service Charge (quarterly)                           | EGP35   |
| Account Closure Fees (paid once)                     | EGP75   |
| Statement fees (Standard postal delivery)            |   |
| Monthly  | EGP25/Monthly                                       |
| Quarterly  | EGP25/Quarterly                                     |
| Semi-annual  | EGP25/Semi-annually                                 |
| Annual   | EGP30/Annually                                      |
| Statement fees (Courier Delivery)                    |   |
| Monthly  | EGP35/Monthly                                       |
| Quarterly  | EGP35/Quarterly                                     |
| Semi-annual  | EGP35/Semi-annually                                 |
| Annual   | EGP35/Annually                                      |
| Statement fees (standard postal delivery)            |   |
| 350 EGP<br>(according to statement periodicity)      |   |

| Retail Loans                              |  |
|---|--|
| Personal Cash Loans                       |  |
| Administration Fees                       | 2.5% of loan amount (minimum EGP350 for payroll clients or minimum of EGP 500 for Self-employed and Non QNBAA payroll clients) |
| Late Payment Fees                         | 5% over applied interest rate + EGP75 for payroll client or EGP100 for Self-employed and Non QNBAA payroll clients             |
| Early Settlement fees for Unsecured loans | 7% of redeemed amount  |
| Full Early buy out loans                  | 13% of redeemed amount   |
| Smart Loan (Loan against Deposits)        |  |
| Administration Fees                       | 2.5% of loan amount - Minimum EGP250   |
| Late Payment Fees                         | 3.5% over applied interest rate + EGP75  |
| Early / Partial Settlement                | 5% of redeemed amount  |

| Car Loans  |   |
|--|---|
| Easy Auto Car Loan   |   |
| Administration Fees (monthly)<br>OR Standard Upfront Administration Fees | "0.7 per mil of original loan amount per month<br>OR 2% of loan amount min. EGP350" |
| Late Payment Charges / Installment                                       | EGP100 + 5% over applied interest rate  |
| Early Settlement fees  | 7% of redeemed amount   |
| Early buy-out loan   | 13% of redeemed amount  |

| Mortgage Facilities   |  |
|---|--|
| Mortgage Finance Program "Aqarat"   |  |
| Application fees  | EGP300   |
| Administration fees   | 2% of loan amount with max. EGP50,000                  |
| Evaluation fees (in greater Cairo)  | EGP1,500 for Apartments - EGP2,500 EGP for Villas      |
| Registration fees   | Min. EGP500 and max. EGP2,500 (according to unit size) |
| Late Payment fees   | EGP100 + 5% over applied interest rate                 |
| Early Settlement fees   | 7% of redeemed amount                                  |
| Partial Settlement (during or after the 1st year)   | 5% of redeemed amount                                  |
| Early buy-out loan  | 13% of redeemed amount                                 |
| Mortgage Finance Program "Aqarat" Against Cash collateral   |  |
| Administration Fees   | 2.5% of loan amount - Minimum EGP250                   |
| Early Settlement fees   | 5% of redeemed amount                                  |
| Late Payment fees   | EGP75 + 3.5% over applied interest rate                |
| Secured Overdraft   |  |
| Highest Monthly Debit Balance commission that is calculated on the highest debit balance in the month and it is debited at end of month | 0.30%  |

| Electronic Banking Services                    |              |
|--|--------------|
| Phone Banking Service                          |              |
| Subscription Fees                              | EGP7 monthly |
| Account statement / movement / position by fax | EGP1 / page  |

| E-wallet (Fawry services)   |   |
|---|---|
| Subscription Fees   | Free  |
| Load wallet   | Free  |
| Send money to another wallet (inside QNB ALAHLI)  | First transfer free/Month<br>Max commission 1 EGP/Transaction |
| Send money to another wallet (outside QNB ALAHLI)   | First transfer free/Month<br>Max commission .05%,Max EGP 10   |
| Cash In through ATM (off us)  | Free  |
| Cash In through Fawry Agent   | Free  |
| Cash Out through ATM (off us)   | 1% Min. EGP4  |
| Cash Out through Fawry Agent  | 1.5% Min. EGP3  |
| Purchasing of Merchants   | Free  |
| Fawry services fees will be displayed on the screen when payment is conducted to confirm before proceeding with the transaction |   |
| Internet Banking Service  |   |
| Mobile Token  | Free  |
| Token Device  | EGP200 annually   |
| Other products/services requested through Internet Banking Service may incur charges as per published tariff                    |   |
| Other Services/Requests:  |   |
| Cash withdrawal Fees over the counter for amount equal or less than EGP20,000   | EGP40 per transaction   |
| Certification of Documents (Statements, position, etc...)   | EGP 50 per certificate  |
| Signature Verification  | EGP25 per signature   |
| Internal Power of Attorney  | EGP100 paid once  |
| Cheque Book Requests:   |   |
| Regular Chequebook (based on number of Leaves)  | 10 paper = EGP50<br>25 paper = EGP125<br>50 paper = EGP250    |

| Safety Deposit Boxes (available in specific branches) |  |
|---|--|
| Admin fees  | EGP50 paid once  |
| Annual rent   | EGP1,000 Small Size Box<br>EGP1,500 Medium Size Box<br>EGP2,000 Large Size Box |
| Commercial offers                                     |  |
| Package Name  | Joining Fees   |
| QNB First Offer                                       | Free   |
| QNB First Depositors Offer                            | Free   |
| Tamayoz Plus Offer                                    | EGP200 paid annually   |
| Tamayoz Offer   | EGP135 paid annually   |
| Banky Offer   | EGP100 paid annually   |
| Payroll Package                                       | EGP25 paid annually  |
| Agyalna Package                                       | EGP100 paid annually   |
| Youth Offer YO!                                       | EGP100 paid annually   |
| Pensioners Package                                    | EGP60 paid annually  |
| Payroll-Tamayoz Plus Package                          | EGP175 paid annually   |
| Payroll-Tamayoz Package                               | EGP110 paid annually   |
| Payroll-Banky Package                                 | EGP75 paid annually  |

| Cheques operations   |   |
|--|---|
| Collection of Cheques drawn on other banks (inside clearing house) | Sight cheques:<br>EGP15 admin. fees<br>Post-dated cheques:<br>EGP15 admin. Fees<br>0.2% (min. EGP25 and max. EGP375)  |
| Collection of Cheques drawn on other banks (AIB clearing)          | Sight cheques:<br>Admin fees: 0.3% min. USD10 and max. USD150<br>USD 4 (AIB clearing fees)<br>Post-dated cheques:<br>Admin fees: 0.4% min. USD10 and max. USD150<br>USD 4 (AIB clearing fees) |
| Issuance of Bank draft LCY   | 0.2% (min EGP25 max EGP350)   |
| Issuance of Bank draft FCY   | 0.3% (min USD10 max USD150)   |

| Outgoing transfers                                  |  |
|---|--|
| EGP Outgoing SWIFT transfer to another bank         | 0.2% min. EGP25 and max. EGP350<br>EGP35 SWIFT<br>EGP15 Admin Fees |
| FCY Outgoing SWIFT transfer to another bank         | 0.3% min. USD10 and max. USD150<br>USD5 Admin fees<br>USD25 SWIFT  |
| Outgoing transfer in LCY (Using ACH)                | 0.2% (min. EGP25 and max. EGP350)<br>EGP15 Admin fees              |
| Outgoing transfers through internet banking service | Free   |

| Incoming transfers  |   |
|---|---|
| Incoming transfer in Local Currency (Using ACH)<br>Incoming transfer in Local Currency (from CBE) | EGP 5 /Message<br>EGP 2/Message           |
| Incoming transfer in FCY<br>(USING SWIFT)   | USD 5 Admin. Fees + correspondent charges |

| Other transfers tariffs  |       |
|--|-------|
| Internal transfers within branch                                 | EGP20 |
| Transfer through internet banking between<br>QNB ALAHLI accounts | Free  |

| Cards      |  |                                 |                                   |  |   |
|------------|--|---------------------------------|-----------------------------------|--|---|
| Section    | Description  | Fees                            |                                   |  |   |
| Debit Card | Types  | Visa Classic                    | Visa Gold                         | MasterCard Titanium                    | Visa Platinum                                   |
|            | Primary card Issuance/ Annual fees   | EGP50 (Free within Banky Offer) | EGP60 (Free within Tamayoz Offer) | EGP80 (Free within Tamayoz Plus Offer) | EGP125 (Free within QNB First Depositors Offer) |
|            | Replacement fees   | EGP50                           | EGP60                             | EGP80                                  | EGP125  |
|            | Debit/Prepaid cards cash<br>withdrawal fees using other banks<br>ATM's (Local) | EGP 5/Transaction               |                                   |  |   |

| Credit Card | Types  | MasterCard Standard/<br>Visa Classic     | Visa Gold | MasterCard Titanium | Visa Platinum                                     | Visa Signature | Visa Infinite                                       |
|-------------|--|--|-----------|---------------------|---|----------------|---|
|             | Primary card issuance/ Annual fees   | EGP150                                   | EGP250    | EGP275              | EGP 600 (Free within QNB First Depositors Offer)* | EGP1,300       | EGP 2,100 (Free within QNB First Depositors Offer)* |
|             | Replacement fees (different number)  | EGP140                                   | EGP150    | EGP200              | EGP250  | EGP350         | EGP500  |
|             | Supplementary card issuance/<br>Annual fees  | EGP125                                   | EGP150    | EGP175              | EGP300  | EGP900         | EGP1,600  |
|             | Charge back if refused - for local cash withdrawal   | EGP75                                    |           |                     |   |                |   |
|             | Charge back if refused - for International cash<br>withdrawal and purchase transactions (local and<br>international) | EGP150                                   |           |                     |   |                |   |
|             | Credit card paper statement fees   | EGP20/ Monthly                           |           |                     |   |                |   |
|             | Installment program early settlement fees  | 5% of redeemed amount with minimum EGP50 |           |                     |   |                |   |

|                             |                  |       |
|-----------------------------|------------------|-------|
| VISA Shopping Internet Card | *Joining fees    | EGP75 |
|                             | Annual fees      | EGP75 |
|                             | Replacement fees | EGP50 |

|                       |                              |        |
|-----------------------|------------------------------|--------|
| Visa Prepaid Wearable | Joining fees                 | EGP300 |
|                       | Annual fees                  | EGP75  |
|                       | Replacement /Reissuance fees | EGP300 |

| Fees If The Daily Accounts Balances Fall Below The Authorized Minimum Balance Limit |                            |              |
|---|----------------------------|--------------|
| Client Segment  | Minimum Balance            | Monthly Fees |
| New Client & Banky  | EGP1,000                   | EGP10        |
| Tamayoz   | EGP6,000                   | EGP40        |
| Tamayoz Plus  | EGP30,000                  | EGP50        |
| QNB First clients<br>Tier 1<br>1- Credit Movement Clients<br>2- Depositor Clients   | EGP50,000<br>EGP500,000    | EGP150       |
| QNB First Clients<br>Tier 2<br>1- Credit Movement Clients<br>2- Depositor Clients   | EGP500,000<br>EGP5,000,000 | EGP200       |

For more information please contact 19700 or visit the nearest branch

\* Terms & Conditions Apply

\* Fees are waived till 31/12/2022 as per CBEs regulations