



ACCOUNTS OPENING FEES	
Individual Account	EGP 100 or equivalent per account
Maintenance Fees / Service Charges	
Account Maintenance Fees	EGP 60 or equivalent / quarter per account
Services included	
Phone Plus / IVR service 19191	Free
Consumer Online Banking	Free
Change email address through branch or digital channels	Free
Block card through branch or digital channels	Free
Inquiry about happy points balance (through branch or digital channels)	Free
Redeem Happy points against credit card AMF (through branch or digital channels)	Free
Cash Deposit With Same Value Date	0.2% (min EGP 50, max EGP 500) 0.3% (min USD 15, max USD 150) or Eqv. in FCY
Cash Deposits in Gulf Currencies (*Except SAR & AED)	Gulf Currencies deposits below Eqv. \$5K----- 0.9% Gulf Currencies deposits from and above Eqv. \$5K ----- 1.5%
Cash withdrawal on the counter up to EGP 10,000	EGP 50
Counter Payment order per transaction	EGP 150 / USD 15
Printed Statement	EGP 50 or Eqv.
E-Statement	Free
Non client beneficiary for collection at any CAE branch	0.3% (min EGP 40, max EGP 400) or Eqv.
Products	
Saving	
Minimum Balance (to open account)	EGP 3,000 / FCY 500
Minimum Balance (to pay interest)	EGP 5,000 / FCY 500
Saving Tiered Interest-Local Currency	
Minimum Balance (to open account )	EGP 3,000
Minimum Balance ( to pay interest)	Based on tiered
My First Account	
Annual fees	EGP 50
Current	
Minimum Balance (to open account)	EGP 3,000 / USD 1,000
Monthly charges if account falls below minimum balance	EGP 30 or Eqv.
Check Plus	
Minimum Balance (to open account)	EGP 2,500 / USD 1,000
Minimum Balance (to pay interest)	EGP 10,000 / USD 3,000
Monthly charges if account falls below minimum balance	EGP 30 or Eqv.
Call	
Minimum Balance (to open account)	EGP 100,000 / USD 30,000
Minimum Balance (to pay interest)	EGP 100,000 / USD 30,000
Monthly charges if account falls below minimum balance	EGP 30 or Eqv.
Debiting Call account without notice (2 days for local currency & 5 days for other currencies)	same day value 0.2% (min EGP 75, max EGP 750) 0.3% (min USD 30, max USD 180)
Quattro Daily Account	
Monthly Fees	EGP 35 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	EGP 5,000
Minimum Balance (to pay interest)	EGP 10,000
Quattro Primary Account (Current & Saving)	
Account Opening Fees	EGP 100
Quarterly Fees	EGP 80 Quarterly (covering maintenance charges + Other benefit)
Quattro Saving Account	
Minimum Balance (to open account )	EGP 3,000
Minimum Balance ( to pay interest)	EGP 5,000
Quattro Current Account	
Minimum Balance (to open account)	EGP 2,500
Monthly charges if account falls below minimum	EGP 30 or Eqv.
Quattro Payroll Account	
Account Opening Fees	EGP 100
Quarterly Fees	EGP 80 Quarterly (covering maintenance charges + Other benefit)
«Sawa» Account for Customers with Special Needs	
Account Opening Fees	Free
Quarterly Fees	EGP 25 Quarterly (covering maintenance charges + Other benefit)
Privilege Account	
Monthly Fees	EGP 100 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	EGP 10,000
SMART / Online Daily Account	
Using CAE branches network for any transaction that is also available on our digital channels will cost customers an additional EGP 100 per each transaction	
Minimum balance to open account	EGP 500
Monthly charges if account falls below minimum balance	EGP 30
Daily account tariff to be applied on other requested bank services	
Simplified KYC Accounts	
Account Opening Fees	EGP 100
Maintenance Fees	EGP 25 Quarterly (covering maintenance charges + Other benefit)
Time Deposit	
Minimum opening balance	EGP 1,000 / USD 1,000
My Community Account	
Minimum balance to open account	EGP 500
Monthly charges if account falls below minimum balance	EGP 30
Daily account tariff to be applied on other requested bank services	
DEBIT CARD	
VISA Classic Debit Card	
Issuance Fees / Renewal Fees	EGP 150 (Primary & Supplementary)
Card Replacement Fees	EGP 150 (Primary & Supplementary)
VISA Gold Debit Card	
Issuance Fees / Renewal Fees	EGP 180 (Primary & Supplementary)
Card Replacement Fees	EGP 180 (Primary & Supplementary)
Platinum Fidele & Platinum Private Banking Debit Cards	
Issuance/ Renewal fees- Primary	Free
Issuance/ Renewal fees- Supplementary	EGP 100
Card Replacement Fees (Primary & Supplementary)	EGP 200
Other Debit Card Fees	
Debit Card International Cash withdrawal transaction	5% min EGP 50 or Eqv.
Cash / inquiry transaction Using Non CAE ATMs	Withdrawal EGP 12 per transaction/ Inquiry EGP 6 per transaction
PREPAID CARD	
Prepaid Issuance Fees	EGP 200 (2 years validity)
Prepaid cash withdrawal fees for Non CAE ATMs Only	EGP 20
Prepaid Inquiry fees / cash withdrawal fees - on CAE ATMs	Free
CREDIT CARD	
Gold Card	
Issuance /Annual Fees (Primary)	EGP 250
Issuance / Annual Fees (Supplementary)	EGP 150
Card Replacement (Primary)	EGP 150
Late Payment fees	EGP 150
Card Replacement (Supplementary)	EGP 150
Platinum	
Issuance / Annual Fees (Primary)	EGP 400
Issuance / Annual Fees (Supplementary)	EGP 250
Late Payment fees	EGP 150
Card Replacement (Primary) or (Supplementary)	EGP 150
Infinite	
Issuance / Annual Fees (Primary)	EGP 1200
Issuance / Annual Fees (Primary)	Free
Privilege Package	
Issuance / Annual Fees (Supplementary)	EGP 750
Late Payment fees	EGP 150
Card Replacement (Primary) or (Supplementary)	EGP 200
Other Credit Card Fees	
Cash advance fee	5% (min EGP 300) or Eqv
Over Credit Limit Fee	EGP 100
Interest Free Credit Period	Up to 56 days
Credit Shield fees (Optional)	0.25% Monthly on the outstanding balance
Minimum Payment Due	5% (with min EGP 50)
Cash pick- up fees for card payment	EGP 150 + The applied over counter fees for amounts less than EGP 10K
Credit cards Stamp duty fee for HDB	0.05% per quarter
Credit Card Payment over the counter up to EGP 10,000	EGP 50

Printed Statement	EGP 50
Duplicate credit card Statement	EGP 120
Transfer for payment the due of Own/ Other CAE credit card (through branch or digital channels)	Free
OTHER CARD FEES	
Invalid Dispute Fees on CAE-ATM	EGP 30
Invalid Dispute Fees other ATMs /sales voucher	EGP 200
FX Mark-Up Fees	5%
OTHER ATM SERVICES	
Cash Withdrawal / Inquiry using CAE ATMs «Debit Cards & Prepaid Cards»	Free
Fawry Bill Payment "Card" - «Cardless»	Based on the biller deal
Forex Fees	EGP 5
LOANS	
Car Loans	
Administrative Fees	2.5 % (min EGP 300)
HDB commission + Stamp duty	0.12 % / month
Late Payment Fees	5% over the interest rate for the overdue amount
Early Settlement Fees	10% on the outstanding principal balance
Partial Settlement Fees	10% on the partial principal paid amount
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding principal balance
Re-scheduling Fees	0.50 %
Changing recommendation letter	EGP 150
Car license recommendation letter	Free
Car License renewal	EGP 250
Car License Release Letter	EGP 250
Traffic Letter	EGP 200
Cash Loans	
Administrative Fees	2 % (min EGP 200)
HDB commission + Stamp duty	0.12 % / month
Late Payment Fees	5% over the interest rate for the overdue amount
Early Settlement Fees	10% on the outstanding principal balance
Partial Settlement Fees	10% on the partial principal paid amount
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding principal balance
Re-scheduling Fees	0.50 %
Credit Life Insurance	Free
Unsecured cash loans Investigation fees	EGP 225
Housing Loans	
Conventional - 1st stage Fees	
Application Fees	LE 350
Appraisal Fees	
Residential	Fees Flat: 1,600 EGP Villa: 2,600 EGP
Other Governates \ Summer Home	In addition to above fees, Transportation fees to be defined as per cost that varies from case to another
Legal Fees	EGP 750 (to cover the issuance of legal Original documents and the hidden fees of Registering the Real Estate Guarantee in F/o CAE ... Etc.)
Conventional - 2nd stage Fees	
Admin Fees	2% capped at 150 K EGP
HDB Commission	Waived
Property Insurance premium	0.033% of the construction value as per appraisal value Loans below EGP 1.5 MM Premium 0.0087% Loans Above EGP 1.5 MM: • Medical Checkup will be applied • Premium will be a multiple of the standard rate as per applicant age & medical reports
life Insurance premium	• Premium will be a multiple of the standard rate as per applicant age & medical reports
Late Payment Fees	5% over the Interest rate for the overdue amount
Early Settlement Fees	5% on the principle balance
Partial Settlement Fees	5% on the partial paid amount
Real Estate Tax	2.5% of unit price
Unit registration fees	Variable on Case by Case basis as per the cost of governmental fees
CBE initiative	
Application Fees	Waived
Appraisal Fees	Waived
Legal Fees	Waived
Admin Fees	(3% program >> 1% Admin Fees)
HDB commission	Waived
Late Payment Fees	Up to 2% over the interest rate for the overdue amount as per CBE rules
Partial /Early Settlement Fees	Waived (In condition) Early or partial settlement is after 5 years
Real Estate tax	2.5% of unit price
Unit registration fees	Variable on Case by Case basis as per the cost of governmental fees
Overdraft	
HDB commission	0.20%
Facility I-score Fee	Non CAE customers : EGP 150 CAE customers: EGP 100
OTHER OPERATIONS & SERVICES CHARGES	
Mail Facilities	
KIO Facilities	EGP 300 or equivalent in FCY per month
Mail / Fax Charges	EGP 60 (normal), EGP 100(registered)& USD 5 (international)
Courier	
Local	Actual cost (min EGP 50)
Overseas	Actual Cost (min USD 25) or Eqv. in FCY
Statement & Certificates	
On request statement current year (within 12 months)	EGP 150 or Eqv.
Statement - previous years (over 12 months)	EGP 200 / USD 10 (max EGP 800/ USD 120) or Eqv.
MT940 – Statement Charges – Outward (Per account per month)	EGP 900 or Eqv in FCY
Issuance of outstanding or interest Certificate «loans/ deposits/ credit cards	EGP 125 / USD 12 per certificate
Issuance of disclaimer / clearance certificates	EGP 100
Retrieve copy of bank documents not available online	Min EGP 50 / USD 10 per instrument max (EGP 300 / USD 60)
Standing Instructions	
Standing Instruction (Sweep In or Sweep Out) per transaction	EGP 20 / USD 2 or Eqv.
Standing Instruction executed outside CAE per transaction	EGP 75 or Eqv
Pension credits to accounts per transaction	Waived
Setup/Modify/Cancel Standing Instruction (Own/ internal account transfer) (through branch or digital channels)	Free
Power of Attorney	EGP 100 / USD 10
SMS Alert Services	
SMS Super (Unlimited SMS)	EGP 20 Monthly
SMS Smart (20 Free SMS)	EGP 15 Monthly / Extra EGP 0.25
SMS Slim	Per SMS EGP 0.60
Payroll SMS Package	10 free SMS - Extra 0.5 per SMS
Wallet Service	
Yearly Renewal Fees	Free
Transfer to wallets (CAE and Non CAE)	Free
Purchase fee	Free
Cash Deposit through Fawry branches	1.5%
Cash Withdrawal through Fawry branches	1.5% Min 2 L.E
Cash Withdrawal using Non CAE ATM	1 % Min 2 L.E
Load Wallet fee	Free
Paper Small Notes Deposit Charges « Starting from the first note »	
Denomination up to Twenty Pounds	Denomination below Five Pounds ---- 1.5% Denomination from Five Pounds & up to Twenty Pounds 0.8%
Small Denomination charges on deposit in USD & FCY	10's - 0.1% 5's - 0.5% 2's - 1.5% 1's - 1.5%
Governmental Payment Services "in addition to e-Finance Charges & VAT"	
Tax collection	Free
Citizen Payments	Free
Private Universities	EGP 10
Real Estate Taxes	EGP 50
I-Score Self Checking Service	
Credit Bureau Self Checking (I-Score) Fees	EGP 125 for CAE customers EGP 175 for Non CAE customers
CHECKS	
Check Book	
Issuance fees (small checkbook)	12L - EGP 120 or Eqv.
Issuance fees (medium checkbook)	24L - EGP 240 or Eqv.
Issuance fees (big checkbook)	48L - EGP 480 or Eqv.

Stop Payment (Per Request)	EGP 60 or Eqv.
Authenticity of Signature	EGP 30 for each Signature
Check Clearing	
Outward	
Clearing Check Charges	EGP 15
Charge on waiving v/d. proceeds credited to clients same v/d of CBE	0.3% (min EGP 100, max EGP 1000)
Charges on requested check copy as per client request	EGP 10/ USD 5
Return Checks	EGP 30
Inward	
Returned Checks	EGP 50 / USD 10
Local Currency	Free
Charges on requested check copy as per client request	EGP 10 / USD 5
Check Collection	
Outward	
Local Currency	0.3% (min EGP 30, max EGP 600)
Foreign Currency	Through CBE Clearing Room: 0.2% (min USD 5, max USD 100) Outside CBE Clearing Room: 0.3% (min USD 5, max USD 125)
Returned Checks	EGP 25/ USD 10
Charges on requested check copy as per client request	EGP 10/ USD 5
Charge on waiving v/d. proceeds credited to clients same v/d credited to CAE	0.4% (min USD 20, max USD 200) 0.3% (min EGP 100 & max EGP 1000)
Courier charges on abroad checks	USD 30 or Eqv.
Inward	
Charges on requested check copy as per client request	EGP 10 / USD 5
Local Currency	0.1% (min EGP 20, max EGP 500)
Foreign Currency	0.2% (min USD 5, max USD 100)
Purchased Checks	
Check purchase Local	0.6% Clearing & 2.5% Collection (with min EGP 30)
Check purchase Foreign	1% (min USD 8)
Bank Draft	
Local Currency	0.25% (min EGP 35, max EGP 600)
Foreign Currency	0.3% (min USD 30, max USD 150)
Bills	
Local Bills, Promissory notes, Post Dated Checks	
Postdated Checks / Bills Commission	0.3% (min EGP 20, max EGP 500)
Inwards Bills for Collection	0.15% (min EGP 20 / USD 4, max EGP 250 / USD 50)
Protest Charges	0.1% (min EGP 10, with no max plus court expense)
Mail Charges T Bills	EGP 60
Withdrawal of bill or check	EGP 50 / USD 3
Returned Items	EGP 50/ USD 3 for Inward - EGP 30/ USD 2 for Outward
Postponement	EGP 50 every postponement
Reports linked with T.bills as per customer request	EGP 5 per paper (min EGP 20, max EGP 100)
TRANSFERS «INTERNAL, SWIFT & ACH»	
Internal Transfer Local or Foreign between CAE accounts including internal transfer over the counter in case the transfer amount is EGP 100,000.00 or above	Free
Internal Transfer Local (Own / other) performed over the counter below EGP 100,000.00	EGP 100
Internal transfers local (Own / other) performed through digital channel	Free
Outgoing transfer Local Currency by SWIFT	0.2% ( min EGP 40, max EGP 600) «Through the branch» + swift charge of EGP 40
Outgoing transfer Foreign Currency (local/international) by SWIFT «Through the branch»	0.3% (min USD 10, max USD 150) + swift charge of USD 25 or Eqv.
Outgoing transfer Foreign Currency (local/international) by SWIFT «the digital channels»	0.2% (min USD 5, max USD 100) + swift charge of USD 25 or Eqv.
Outgoing transfer Local Currency by (ACH) -Direct Credit «Through the branch» + ACH Direct Credit/Debit charge	0.2% ( min EGP 40, max EGP 600) + ACH charge of EGP 8
Outgoing transfer Foreign Currency by (ACH) Direct Credit «Through the branch»	0.3% ( min USD 10, max USD 150) or Eqv. + ACH charge of USD 20 or Eqv.
Outgoing transfer local currency by (ACH) Direct/Credit «Through the digital channels» + ACH Direct Credit/Debit charge	0.1% (MIN EGP 10, MAX EGP 250) + ACH charge of EGP 8
International Invalid Inquiry over USD 1000 or equivalent	USD 40 or Eqv.
Repair message or inquiry for international or domestic FT swift messages	USD 10 or Eqv.
Retrieving Copy of Credit Advice/Swift Message	EGP 50
SAFE BOXES & KEY INSURANCE EGP 800 (Once)	
Small (Annual Fees)	EGP 1500 or Eqv.
Medium (Annual Fees)	EGP 2250 or Eqv.
Large (Annual Fees)	EGP 3500 or Eqv.
X-Large (Annual Fees)	EGP 4000 or Eqv.
MUTUAL FUNDS & CUSTODY FEES	
Safeguarding	
Account opening	EGP 40 flat one time
Encoding / Updating data on stock exchange	EGP 200 (including stock exchange fees)
Amalgamation request	
*Based on the total security same as ESE calculation*	0.05% of the nominal value, min EGP 100 with no max
Inheritance division letter to MCDR	EGP 50
Depositing securities to scripless with MCDR	0.3% at the closing market value of previous day min EGP 50 for each stock type with no max
Buying & selling securities under central custody	0.1% (min EGP 5 with no max)
Quarterly statement of account	Free
Annual holding fees	
Value of Portfolios	Percentage
From 1 EGP to 1 Million Pounds	0.0075
Above 1 Million to 20 Million Pounds	0.0040
Above 20 Million to 55 Million Pounds	0.0020
More than 55 Million Pounds	0.0015
Balance transfer to other book-keeper	0.1% min EGP 10 (each type of stock)
Balance transfer from other book-keeper	Free
Pledge and /or releasing pledge	0.075% max EGP 3,000 + EGP 100 MCDR actual charges for each stock type
Coupon collection	0.5 % from coupon value (with minimum of EGP 5 with maximum EGP 1000)
Free Shares	Free
Bookkeeping Statement per request	EGP 10
Certificate of General assembly meeting / Blocking upon Customer request	EGP 50
Monthly Fees of Board Membership Guarantee	EGP 100
Certificate of Board Membership Guarantee	EGP 100
Issuance of balance certificate for mutual fund other than clearance certificate	EGP 150
New capital or capital increase subscription (IPOs)	EGP 500 or Eq. in FCY
Custody	
Custody Fees physical shares	0.3 % annually, to be collected pro-rata monthly at the closing market value of previous month min EGP 10
Coupon collection	1% (min EGP 5 max EGP 500)
Global Depository (GDR)	
Transaction Fees	0.00025 minimum USD 60 maximum USD 250 plus actual GDR fees
GDR conversion (from local to GDR or vice versa)	USD 100 + EURO 50 per transaction plus actual third party fees (foreign correspondent bank /ESE/local correspondent bank)
GDR coupon collection	From \$0 to \$149 =====Free From \$150 to \$10000 ===== \$15 flat Over \$10000 ===== \$50 flat Plus actual Global Depository Corporate Action fees
GDR custody fees	0.30% Month end fees
Securities Settlements	
As per agreement with customers	
TREASURY BOND	
For non primary dealer banks and their clients	EGP 500 flat fee per annum plus actual MCDR annual maintenance fees (EGP 5 per EGP 100,000 of the mark to market value of the securities balance at the end of each year)
For CAE Clients	Normal CAE Bookkeeping tariff to be applied
TREASURY BILLS	
Swift Fees	EGP 30 Per deal
Custody Fees	-Bookkeeping: 50/1,000,000 per deal - Min 50 LE (including ECSD fees) -FRA Fees: (2.5/100,000 of trade value with a maximum of EGP 250 for trades below EGP 50 million, and a maximum of EGP 500 for trades amounting to EGP 50 million and above) -EGX Fees: (5/100,000 of trade value with a maximum of EGP 500 for trades below EGP 50 million, and a maximum of EGP 1000 for trades amounting to EGP 50 million and above)
Unified Code	EGP 50 for unified code inquiry EGP 200 for unified code creation
EGYPT EURO BONDS	
Annual Holding Fees	0.15% / annum - collected monthly
Coupon Collection	USD 50 Flat on acquired total coupon value
Transaction fees	USD 50 / Flat fee
GENERAL RULES	
This tariff is applied to all clients in addition to any requested CBE or Correspondents' commission & charges.	
This tariff is applicable to all accounts/transactions as well as contracts new/old unless otherwise stated.	
An amount of EGP 800 is to be taken as an insurance for safe box key which is refundable upon termination of use or receipt of key by the bank.	
Non-USD FCY charges/commissions will be debited in the same account currency based on the daily exchange rate determined by the Bank.	
Fees and charges are to be determined on a case by case basis as per arrangements in respect of investment agencies, management of syndicated loans and loans financed by international finance institutions.	
CAE payroll service charges will be applied according to payroll Program contract categories.	
Stamp Duty 0.05% to be collected quarterly according to ministry of Finance	
Inheritors account's handling fees 0.3%	

