



## Schedule of Charges - Retail Account Services and Charges

SOC		Fee	Currency	Frequency	Retail/Personal	Prestige	Premier	
Account opening fees	Current account	Current account	EGP/Foreign currency	One off	EGP30,for foreign currency 30 EGP or Equivalent	EGP30,for foreign currency 30 EGP or Equivalent		
		Unlimited personal	EGP	One off	Waived	Waived	Waived	
		Youmi retail	EGP	One off	EGP 50	EGP 50		
	Saving account	High value current	EGP	One off	EGP 50	EGP 50		
		Rassedy El Youm/ MMF	EGP	One off	EGP 150	EGP 150	EGP 150	
		Wafa current account	EGP	One off	EGP 50	EGP 50	Waived	
Maintenance fees	Current account	Instant saving account	EGP/Foreign currency	One off	EGP50, for foreign currency 30 EGP or Equivalent	EGP50, for foreign currency 30 EGP or Equivalent		
		Bonus Saver	EGP	One off	EGP 50	EGP 50		
		High rate saving	EGP	One off	EGP 50	EGP 50	Waived	
	Saving account	Wafa Saver	EGP	One off	EGP 50	EGP 50		
		Current account	EGP/Foreign currency	Monthly	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1		
		Unlimited personal	EGP	Monthly	Waived	Waived	Waived	
Minimum balance required to open account	Current account	Youmi retail	EGP	Monthly	EGP 20	EGP 20		
		High value current	EGP	Monthly	EGP 20	EGP 20		
		Rassedy El Youm/ MMF	EGP	Monthly	EGP 30	EGP 30	EGP 30	
	Saving account	Wafa current account	EGP	Monthly	EGP 20	EGP 20	Waived	
		Instant saving account	EGP/Foreign currency	Monthly	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1		
		Bonus Saver	EGP	Monthly	Waived	Waived	Waived	
Balance drop fees	Current account	High rate saving	EGP	Monthly	EGP 20	EGP 20		
		Wafa Saver	EGP	Monthly	EGP 20	EGP 20		
		Current account	EGP	One off	EGP 5,000	EGP 5,000		
	Saving account	Current account	Foreign currency	One off	USD 250 Equivalent	USD 250 Equivalent		
		Unlimited personal	EGP	One off	EGP 10,000	EGP 10,000	Waived	
		Youmi retail	EGP	One off	EGP 10,000	EGP 10,000		
Cheque book issuance fees	Current account	High value current	EGP	One off	EGP 5,000	EGP 5,000		
		Wafa current account	EGP	One off	EGP 10,000	EGP 10,000		
		Instant saving account	EGP/Foreign currency	One off	EGP 5,000/ USD 250 Equivalent	EGP 5,000/ USD 250 Equivalent		
	Account level	Bonus Saver	EGP	One off	EGP 25,000	EGP 25,000		
		High rate saving	EGP	One off	EGP 10,000	EGP 10,000	Waived	
		Wafa Saver	EGP	One off	EGP 5,000	EGP 5,000		
Customer level	Current	EGP/Foreign currency	Monthly	EGP 25 (below 1,000)				
	Unlimited personal	EGP	Monthly	EGP 100 (below 10,000)				
Transaction and service fee	Transfers	Youmi retail	EGP	Monthly	EGP 25 (below 10,000)			
		High value current	EGP	Monthly	EGP 25 (below 5,000)			
		Wafa current account	EGP	Monthly	EGP 25 (below 5,000)	Waived	Waived	
		Instant saving account	EGP/Foreign currency	Monthly	EGP 25 (below 5,000)			
		Bonus Saver	EGP	Monthly	EGP 50 (below 25,000)			
		High rate saving	EGP	Monthly	EGP 25 (below 10,000)			
	Cheques for collection	Wafa Saver	EGP	Monthly	EGP 25 (below 5,000)			
		Balance drop down fees	EGP/Foreign currency	Monthly	N/A	EGP 100 (Below EGP 50,000)	EGP 300 (Below EGP 500,000)	
		Transfers	Inward transfers	EGP	Per transaction	EGP 100	EGP 100	EGP 100
			Inward transfers by ACH	EGP	Per transaction	EGP 30	EGP 30	EGP 30
			Outward transfers	Foreign currency	Per transaction	\$10/Equiv	\$10/Equiv	\$10/Equiv
		Cheques for collection	Outward transfers	EGP	Per transaction	0.3%(min EGP50-max 500)+EGP 25-Swift	0.3%(min EGP50-max 500)+EGP 25-Swift	0.3%(min EGP50-max 500)+EGP 25-Swift
Outward transfers by ACH	EGP		Per transaction	0.20%(min EGP25-max 400)+EGP 5-Swift	0.20%(min EGP25-max 400)+EGP 5-Swift	0.20%(min EGP25-max 400)+EGP 5-Swift		
Outward transfers	Foreign currency		Per transaction	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift		
Due cheques for collection on AWB	EGP/Foreign currency		Per cheque	Waived	Waived	Waived		
Due cheques for collection on other banks	EGP		Per cheque	0.20% (min EGP 20 - max EGP 400)	0.20% (min EGP 20 - max EGP 400)	0.20% (min EGP 20 - max EGP 400)		
Due cheques for collection on other banks	Foreign currency		Per cheque	0.30%(Min USD 15 - Max USD 100)	0.30%(Min USD 15 - Max USD 100)	0.30%(Min USD 15 - Max USD 100)		
Other services	Cheques for collection	Post-dated cheques for collection on other banks	EGP	Per cheque	0.20% (Min EGP 20 - Max EGP 400)	0.20% (Min EGP 20 - Max EGP 400)	0.20% (Min EGP 20 - Max EGP 400)	
		Post-dated cheques for collection on AWB	EGP	Per cheque	0.2% (Min EGP 30 - Max EGP 500)	0.2% (Min EGP 30 - Max EGP 500)	0.2% (Min EGP 30 - Max EGP 500)	
		Post-dated cheques for collection on other banks	Foreign currency	Per cheque	0.40% (Min \$ 5 - Max \$ 100)	0.40% (Min \$ 5 - Max \$ 100)	0.40% (Min \$ 5 - Max \$ 100)	
		Post-dated cheques for collection on AWB	Foreign currency	Per cheque	0.2% (min \$15-max \$150)	0.2% (min \$15-max \$150)	0.2% (min \$15-max \$150)	
		Retrieval fees for post-dated cheques	EGP	Per cheque	0.1% (min EGP10-max750)	0.1% (min EGP10-max750)	0.1% (min EGP10-max750)	
		Retrieval fees for post-dated cheques	Foreign currency	Per cheque	0.1% (min \$5 max \$100)	0.1% (min \$5 max \$100)	0.1% (min \$5 max \$100)	
	Other services	Return charge - cheques drawn on AWB customers	EGP/Foreign currency	Per cheque	EGP 50/equivalent	EGP 50/equivalent	EGP 50/equivalent	
		Return charge - cheques Favour of AWB customers	EGP/Foreign currency	Per cheque	EGP 50/equivalent	EGP 50/equivalent	EGP 50/equivalent	
		Cash deposit same day value	EGP/Foreign currency	Per transaction	0.05%	0.05%	0.05%	
		Payment order	EGP/Foreign currency	Per transaction	EGP100 - or equiv.	EGP100 - or equiv.	EGP100 - or equiv.	
		Stop payment	EGP/Foreign currency	Per cheque	EGP 50 - or equiv.	EGP 50 - or equiv.	EGP 50 - or equiv.	
		Certified/Manager cheque	EGP	Per cheque	0.20% (Min EGP 50 - Max EGP 300)	0.20% (Min EGP 50 - Max EGP 300)	0.20% (Min EGP 50 - Max EGP 300)	
Other services	Cheques for collection	Certified cheque/Bank draft	Foreign currency	Per cheque	0.30% (Min \$ 10 - Max \$ 100)	0.30% (Min \$ 10 - Max \$ 100)	0.30% (Min \$ 10 - Max \$ 100)	
		Statement generation	N/A	Quarterly	EGP 60	EGP 60	Waived	
		Statement regeneration - stamped	N/A	Per request	EGP 90	EGP 90	Waived	
		E-statement	N/A	Monthly	Waived	Waived	Waived	
		Overdrawn charge	EGP	Per transaction	30% per Annum	30% per Annum	30% per Annum	
		Overdrawn charge	Foreign currency	Per transaction	15% per Annum	15% per Annum	15% per Annum	
	Other services	Standing instructions	N/A	Per transaction	EGP 75	EGP 75	Waived	
		Cash deposit (less than 5,000)	EGP	Per transaction	EGP 30	EGP 30	Waived	
		Cash withdrawal (less than EGP 20,000)	EGP	Per transaction	EGP 30	EGP 30	Waived	
		Signature verification	N/A	Per stamp	EGP 30	EGP 30	Waived	
		Power of Attorney	N/A	Per request	EGP 100	EGP 100	Waived	
		Bank certificates	N/A	Per request	EGP 100	EGP 100	Waived	

