

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 30EGP or Equivalent	EGP30, for foreign currency 30EGP or Equivalent
		Unlimited personal	EGP	One off	Waived	Waived	Waived
		Youni retail	EGP	One off	EGP 50	EGP 50	EGP 50
	Saving account	High value current	EGP	One off	EGP 50	EGP 50	EGP 50
		Rassedy El Youni/MMF	EGP	One off	EGP 150	EGP 150	EGP 150
		Wafa current account	EGP	One off	EGP 50	Waived	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 30EGP or Equivalent	EGP50, for foreign currency 30EGP or Equivalent
		Bonus Saver	EGP	One off	EGP 50	EGP 50	EGP 50
		High rate saving	EGP	One off	EGP 50	EGP 50	EGP 50
	Saving account	Wafa Saver	EGP	One off	EGP 50	Waived	Waived
		Current account	EGP/Foreign currency	Monthly	EGP 20, \$1, €1, £1	EGP 20, \$1, €1, £1	EGP 20, \$1, €1, £1
		Unlimited personal	EGP	Monthly	Waived	Waived	Waived
Minimum balance required to open account	Current account	Youni retail	EGP	Monthly	EGP 20	EGP 20	EGP 20
		High value current	EGP	Monthly	EGP 20	EGP 20	EGP 20
		Rassedy El Youni/MMF	EGP	Monthly	EGP 30	EGP 30	EGP 30
	Saving account	Wafa current account	EGP	Monthly	EGP 20	Waived	Waived
		Instant saving account	EGP/Foreign currency	Monthly	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1
		Bonus Saver	EGP	Monthly	Waived	Waived	Waived
Customer level	High rate saving	EGP	Monthly	EGP 20	EGP 20	EGP 20	
	Wafa Saver	EGP	Monthly	Waived	Waived	Waived	
	Total relation	EGP/Foreign Currency	One off	account minimum required balance	EGP 150,000	EGP 500,000	
Certificate of deposits	The Certificate of deposits	Current account	EGP	One off	EGP 10,000	EGP 5,000	
		Current account	Foreign currency	One off	USD 250 Equivalent	USD 250 Equivalent	
Balance drop fees	Account level	Unlimited personal	EGP	Monthly	EGP 10,000	EGP 10,000	Waived
		Youni retail	EGP	Monthly	EGP 10,000	EGP 10,000	
		High value current	EGP	Monthly	EGP 10,000	EGP 5,000	
	Customer level	Wafa current account	EGP	One off	EGP 10,000	EGP 10,000	
		Instant saving account	EGP/Foreign currency	One off	EGP 10,000/ USD 250 Equivalent	EGP 5,000/ USD 250 Equivalent	
		Bonus Saver	EGP	One off	EGP 25,000	EGP 25,000	Waived
Cheque book issuance fees	Transfers	High rate saving	EGP	One off	EGP 10,000	EGP 10,000	
		Wafa Saver	EGP	One off	EGP 10,000	EGP 5,000	
Transaction and service fee	Account level	Admin fees for 3 Years fixed rates, 3 Years Upfront & 5 Years fixed rates	EGP/Foreign Currency	One off	CD's EGP EGP 50 (EGP from 20,000 to 49,999) EGP 150 (EGP from 50,000 to 149,999) EGP 250 (EGP from 150,000 to 499,999) EGP 500 (EGP from 500,000 to 999,999) EGP 1000 EGP (more than 1,000,000)	CD's EGP EGP 50 (EGP from 20,000 to 49,999) EGP 150 (EGP from 50,000 to 149,999) EGP 250 (EGP from 150,000 to 499,999) EGP 500 (EGP from 500,000 to 999,999) EGP 1000 EGP (more than 1,000,000)	Free
		CD's in USD EGP 50 (USD from 1000 to 6,499) EGP 150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 64,999) EGP 500 (USD from 65,000 to 125,000) EGP 1000 (USD more than 125,000)	CD's in USD EGP 50 (USD from 1000 to 6,499) EGP 150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 64,999) EGP 500 (USD from 65,000 to 125,000) EGP 1000 (USD more than 125,000)				
		Current	EGP/Foreign currency	Monthly	EGP 25 (below 1,000)		
	Customer level	Unlimited personal	EGP	Monthly	EGP 100 (below 10,000)		
		Youni retail	EGP	Monthly	EGP 25 (below 10,000)		
		High value current	EGP	Monthly	EGP 25 (below 5,000)		
Cheque book issuance fees	Transfers	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)		
Transaction and service fee	Account level	High rate saving	EGP	Monthly	EGP 25 (below 10,000)		
		Wafa Saver	EGP	Monthly	EGP 25 (below 5,000)		
		Balance drop down fees	EGP/Foreign currency	Monthly	N/A	"EGP 40,- if 3 months average balance below EGP 75,000 "	"EGP 100,- if 3 months average balance below EGP 250,000"
	Other services	12 Leaves	EGP/Foreign currency	Per request	EGP 60	1st for free and others for EGP 60	
		24 Leaves	EGP/Foreign currency	Per request	EGP 100	1st for free and others for EGP 100	Waived
		48 Leaves	EGP/Foreign currency	Per request	EGP 160	1st for free and others for EGP 160	
Transaction and service fee	Account level	Inward transfers	EGP	Per transaction	EGP 100	EGP 100	EGP 100
		Inward transfers by ACH	EGP	Per transaction	EGP 30	EGP 30	EGP 30
		Inward transfers	Foreign currency	Per transaction	\$10/Equiv	\$10/Equiv	\$10/Equiv
	Other services	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
Transaction and service fee	Account level	Account Closure fees for none compliant KYC doc. for existing customers with dormant/overdrawn	EGP/Foreign Currency	One off	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency
		Account Closure fees for none compliant KYC doc. new to bank customers	EGP/Foreign Currency	One off	EGP 60 or equivalent in foreign currency	EGP 60 or equivalent in foreign currency	EGP 60 or equivalent in foreign currency
		Due cheques for collection on AWB	EGP/Foreign currency	Per cheque	Waived	Waived	Waived
	Other services	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)
		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)
Transaction and service fee	Account level	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)
	Other services	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)
		Return charge - cheques drawn on AWB customers	EGP/Foreign currency	Per cheque	EGP 50/equivalent	EGP 50/equivalent	EGP 50/equivalent
Transaction and service fee	Account level	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.
	Other services	Stop payment	EGP/Foreign currency	Per cheque	EGP 50 - or equiv.	Waived for wafa accounts	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)
		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)
Transaction and service fee	Account level	Statement generation	N/A	Quarterly	EGP 60	Waived for wafa accounts	Waived
		Statement regeneration - stamped	N/A	Per request	EGP 90	EGP 90	Waived
		E-statement	N/A	Monthly	Waived	Waived	Waived
	Other services	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
		Standing instructions	N/A	Per transaction	EGP 75	Waived for wafa accounts	Waived
Transaction and service fee	Account level	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	Waived for wafa accounts	Waived
	Other services	Power of Attorney	N/A	Per request	EGP 100	EGP 100	Waived
		Bank certificates	N/A	Per request	EGP 100	EGP 100	Waived

