

Global Transaction Banking

1- Account services

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
Current Account - LCY	Opening fees corporate	EGP	One off	NIL	EGP 50
	Opening fees SMEs & Midcap				EGP 100
	Maintenance fees corporate		Monthly		EGP 67
	Maintenance fees SMEs & Midcap				EGP 50
	Debit interest		Per Transaction		15%
	Overdraft commission		Monthly		EGP 30
	Drop down fees for SMEs & Midcap		Monthly		EGP 50
	Min balance for SMEs & Midcap				EGP 10K
Current Account - FCY	Opening fees	FCY	One off	NIL	USD 10 or Equivalent
	Maintenance fees		Monthly		US \$4 - GBP 3 - EUR 3
	Overdrawn Account Charge		Per Transaction		Equivalent to USD 30 + 5% Debit Interest

A- Advising & Statement generation

Electronic & Paper statement	Paper Statement sent by private courier including ((DHL)) fee	NIL	Monthly	NIL	EGP 200
	E-statement / Position				EGP 100
	MT940 - Daily Statement		Monthly / Account		EGP 800, \$ 50 , GBP 35 , EURO 40 or equivalent of USD for any other currency
Customer Printout / Per request	Customer position printout	NIL	Per position	NIL	EGP 20
	Statement Regeneration		Per GL		EGP 30
	Stamped - Customer position as of specific period				EGP 50
	Stamped - Statement For specific period up tp 6 months		Per request		EGP 300
	Stamped - Statement or retrieve copy of document for specific period more than 6 months				EGP 600

B- Cheque Book Issuance

Normal Cheque Book Issuance	12 Leaves	EGP / FCY	Per request	NIL	EGP 60 / \$ 3 or equivalent
	24 Leaves				EGP 120 / \$ 5 or equivalent
	48 Leaves				EGP 180 / \$ 7 or equivalent
Corporate Cheques	A4 customized Corporate Cheque	EGP / FCY	Per paper	NIL	EGP 4
Others	Cancel or destroy Cheque Book already issued		Per cheque book		EGP 50

2- E-Channels & Cash Management services Set Up

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
----------------------	---------------------	-----	-----------	---------------------	------------------

A- Governmental Payments

Wafa - eGov	CPS Payment settlement (customs / insurance / taxes / citizen)	EGP	Per Transaction	Same D.V / Free of charge	Bank fees :100 + network fees (0.15%, Min EGP 53 - Max EGP 200)+ VAT
	CPS Payment settlement (unified window - Nafeza)				Bank fees EGP 150+ network fees (0.15% ,Min EGP 105.2 - Max EGP 438.6) + VAT
E-Finance / E-pay	E- finance payments (customs / insurance)	EGP	Per Transaction	Same D.V / Free of charge	Bank fees EGP 0.2% (Min EGP 50 - Max EGP 300) +E-finance fees (0.15% , Min EGP 10 - Max EGP 200) + VAT
	E- finance payments (Citizen payment)				Bank fees EGP 15 + E-finance fees (EGP 0.15% Min EGP 10 - Max EGP 200) + VAT
	E- finance payments -unified window				Bank fees: EGP 0.2%. (Min EGP 100 - Max EGP 400) + E- finance fees 0.15% (Min EGP 25 - Max EGP 250) + VAT
	E- finance payments (Taxes)				Bank fees free + E- finance fees 0.15% (Min EGP 10 - Max EGP 200) + VAT

B- Wafa CorPay solution

Unit transfers and Direct Credit (Bulk)	Set up fees	EGP	One off	NIL	1500 EGP
	Token fees		One off		600 EGP
	Token Maintenance fee		Annually/ per token		250 EGP
	Internal Unit transfers		Per Transaction		5 EGP
	External Unit Transfers				10 EGP
	Bulk Transfers (Payroll or suppliers)				4 EGP
Direct Debit (Bulk)	Set up fees	EGP	One off	NIL	3000 EGP
	Mandate fees		Per Transaction		35 EGP
	File upload		Per file		50 EGP
	Commission per Debit		Per Transaction		5 EGP
	Token fees		One off		600 EGP
	Token Maintenance fee		Annually/ per token		250 EGP

2- E-Channels & Cash Management services Set Up

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
----------------------	---------------------	-----	-----------	---------------------	------------------

C- Paymnet order by Swift

MT 101 swift Message	Outward Payment order outside AWB Egypt to pay other banks inEgypt upon receiving swift Message (MT101)	EGP	Per Transaction	Same day value	0.3% (Min EGP 50 - Max EGP 500) + EGP 25 Swift + EGP 25 in case all charges in full amount
	Outward Payment order outside AWB Egypt to pay other banks outside Egypt upon receiving swift Message (MT101)	FCY			0.3% (Min \$ 15/ Equiv. - Max \$ 150/ Equiv.) + \$30 Swift + \$20 or equivalent in other currencies in case all charges in full amount
	Outward Payment order to pay other customers in AWB upon receiving swift Message (MT101)	EGP			EGP 100

D- Liquidity Management

Cash & Cheques Pickup & delivery Services	Cash pickup	EGP	Per Request	NIL	Case by case
	Cash delivery request	EGP			Case by case
	Cheque pick up service fees	EGP	Monthly per Request/ location		EGP 1500
	Sweeping set-up fees	NIL	One off		EGP 500
	Daily Sweeping fees	NIL	Monthly/ request	same D.V	EGP 200

E- Daily online services

AWBE services	Wafanet inquiry fees	EGP	Monthly	NIL	EGP 50
	Payroll inside AWB Egypt	EGP/ FCY	Per transaction	same D.V	Case by case
	Standing Instructions	EGP			EGP 75

F- Reports & notifications

Stamped printout	TDs Reports stamped	EGP	Per Request / Per Report	NIL	EGP 50
	Post dated / Under collections Cheques Report stamped				
	Returned cheques reports stamped				
	Swift Message printout / E-finance receipt				EGP 10
	Signatutre verification				EGP 30

3- Documents & Bank cerificates

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges	
Bank cerificates	Bank Certificates /advice letter	NIL	Per Request / Per Certificate	NIL	EGP 200	
	Balance certificate in favor of Audit received by customer				EGP 200	
	Balance certificate in favor of Audit send through special courier				EGP 200 inside Egypt / EGP 200 outside Egypt + DHL fee	
	Facility closure certificate				EGP 150	
	Legal certificate as per customer request				EGP 150	
	Interest certificate (debit / credit):				EGP 250 or equivalent	
	Certificates issued for companies under establishment	EGP	Per Certificate		EGP 1300	
	Certificates issued for companies increasing capital				EGP 1300	
	Certificates issued for joint Stock Companies / limited liability companies				EGP 1300	
	Balance certificate	NIL	Per request		EGP 200 + CBE Fees	
	Clearance letters				EGP 25 + CBE Fees	
	Reconciliation letter				EGP 25 + CBE Fees	
	Letter of guarantees				EGP 25 + CBE Fees	
	Reschedule / Restructure Contract				EGP 25 + CBE Fees	
	Other bank documents	Adding Customer delegations	NIL		Per Request	Free of charge
		Cancel Customer delegations				
Change customer signature						
Change customer ID to other Branch						
I-Score inquiry		EGP 350 for SMEs & EGP 500 corporate, Structured Finance & Public Sector				
Adding Memo on Customer account		Free of charge				
Updated Commercial register every 6 months		Every six months and / or upon request		EGP 300		

4- Operations and Banking Services

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
A- Daily Operations Over The Counter					
Deposits & withdrawals in LCY	Cash Deposit	EGP	Per Transaction	Next day value	(0.5/mil for same value date) min 100 EGP
	Cash withdrawal			Same value date	Free of charge
	Cheque withdrawal				Free of charge
	Cash withdrawal (over the counter less than 20,000)				EGP 20 flat fee
	Payment order within AWB Egypt Branches				EGP 100 or Equivalent
Deposits & withdrawals in FCY	Cash Deposit	FCY	Per Transaction	5 WD including deposit day	(0.5/mil for same value date) min 10\$ or equivalent
	Cash withdrawal			Same value date	Free of charge
	Cheque withdrawl				Free of charge
	Payment order within AWB Egypt Branches				EGP 100 or Equivalent
Manager , certified & Demand Draft cheque issuance	Manager cheque issuance	EGP	Per Cheque	Same value date	0.3% (Min EGP15 - Max EGP 400)
	Cerified cheque issuance				0.3% (Min EGP15 - Max EGP 400)
	Manager cheque issuance	FCY			0.5% (Min \$ 20/ Equiv. - Max \$ 100/ Equiv.)
	Cerified cheque issuance				0.5% (Min \$ 20/ Equiv. - Max \$ 100/ Equiv.)
	Cancel Draft Cheque or AWB Egypt cheque	EGP / FCY			10 EGP & \$5 No refund for issuance fees.
	Stop / Cancel Payment draft or AWB Egypt Cheque within AWB Egypt Branches				EGP 50 or \$10 per cheque

4- Operations and Banking Services

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
----------------------	---------------------	-----	-----------	---------------------	------------------

B- Cheques & Bills Services

I. Collected cheque in favor of AWB Egypt Customers ((Outward session))

Collected cheques in LCY	Due cheques for collection within AWB Egypt	EGP	Per Cheque	Next day value	Free of charge
	Post- Dated cheques for collection within AWB Egypt		Per Cheque/per annum		0.1% (Min EGP 20 - Max EGP 400)
	Due cheques for collection from other Bank		Per Cheque		0.1% (Min EGP 20 - Max EGP 400)
	Post-dated cheques for collection from other bank within CBE (Outward) clearing session		Per Cheque/per annum		0.2% (Min EGP 20 - Max EGP 400) (0.1% collection fees + 0.1% custody fees per annum)
	cheque collection (Outside clearing session) collected through ACH or swift from other Bank		Per Cheque		EGP 750
Collected cheques in FCY	Due cheques for collection from AWB Egypt	FCY	Per Cheque	Same value date	Free of charge
	Post- Dated cheques for collection within AWB Egypt				0.1% (Min \$ 20 - Max \$ 100)
	Due cheques for collection from other Bank				0.3% (Min \$ 15 - Max \$ 100)
	Post-Dated cheques for collection from other Bank				0.3% (Min \$ 20 -Max \$ 100) + 0.1% custody fees (Min \$ 15 - max \$ 100)

II. Cheque drawn on AWB Egypt Customers ((Inward cheque for collection))

Inward cheques in LCY	Due cheques for collection drawn on us - within CBE Inward clearing session	EGP	Per Cheque	Same value date	Free of charge
	Inward cheque drawn on us outside clearing session through ACH or swift				No comm. + EGP 25 swift charges

III. Bills

Bills drawn on AWB Egypt's accounts	Bills debited from AWB Egypt's accounts	EGP	Per Cheque	Same value date	EGP 100
	Returned Bills Fees in case of insufficient funds				EGP 50

4- Operations and Banking Services

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
----------------------	---------------------	-----	-----------	---------------------	------------------

B- Cheques & Bills Services

III. Bills					
BN Collection in favor of AWB's accounts	Bills negotiated collected (B.N) كمبيالات المشتراه	EGP	Per Cheque	Same value date	case by case
	Returned Discounted Bills - debiting AWB Egypt's account due to insufficient fund				case by case
IV. Special conditions					
Before collection	Postpone cheque / Bills maurity date	EGP / FCY	Per cheque	Same value date	EGP 50
	Withdrawal fees for Post- dated cheques/Bills (Custody Fee)	EGP			0.1% Custody fees (Min EGP 20 - Max EGP 400)
	Withdrawal fees for Post- dated cheques (Custody Fee)	FCY			0.1% Custody fees (Min \$ 10 - Max \$ 100)
Returned cheques	Cheque rejected from others bank outside the clearing house	EGP	Per Cheque	Same value date	EGP 750
	Return cheques fees drawn on AWB Egypt customers (Inward cheque)				EGP 30
	Return cheques fees for collection in Favour of AWB Egypt customers (outward cheque)				EGP 30
	Return cheques fees drawn on AWB Egypt customers	FCY			\$5
	Return cheques fees for collection in Favour of AWB Egypt customers (outward cheque)				\$5
Others	Forfeiting cheque	EGP	Per Cheque	Same value date	Case by Case

4- Operations and Banking Services

Standard Cash Management Tariff

Transactions' Family	Products & Services	CCY	Frequency	Standard Value Date	Standard Charges
----------------------	---------------------	-----	-----------	---------------------	------------------

C- Payments services

I. Inward transfers

FCY payment	Inward Transfers FCY by swift	FCY		Next day value	\$ 8 or Equivalent
	Inward Transfers FCY by ACH				\$ 5 or Equivalent
LCY payment	Admin fee for swift	LCY	Per transfer	Same day value	15 EGP
	Admin fee for ACH				3 EGP

II. Outward transfers

LCY Payment	Outward transfers by ACH	EGP		Same value date	0.2% (Min EGP 25 - Max EGP 400) + ACH charges EGP 5 per line
	Outward Transfers by swift			Same day value before CBE cut of time	0.3% (Min EGP 50 - Max EGP 500) + EGP 25 Swift
FCY payment	Outward Transfers by swift	FCY	Per Transaction	day +2 WD / Free spot value .	0.3% (Min \$ 20/ Equiv. - Max \$ 150/ Equiv.) + \$ 30 Swift + \$ 20 or equivalent in other currencies in case all charges in full amount
	Outward Transfers by ACH				0.3% (Min \$ 15/ Equiv. - Max \$ 75/ Equiv.) + ACH charges \$5 or equivalent

III. Others

Internal trnsfers Within AWBE with customer request	Internal Transfer under same customer ID	EGP/ FCY	Per Request	Same value date	Free of charge
	Internal Transfer to other customer ID within AWB Egypt				Free of charge
	CPS feeding account	EGP			Free of charge
Amendment requests	Amendement swift	EGP/ FCY	Per Transaction	Same value date for LCY /Free spot value -D+2 for FCY	EGP 50 / \$ 25 or Equivalent
	Inward Cancelation				
	Outward Cancelation				
	Direct swift Message in case of wrong instructions from client ((MT202))				

Terms & Conditions

- The Bank reserves the right to levy additional charges for services and change the fees and charges at its sole discretion after being published , subject to Notify the customers through the available and agreed means with such changes .
- All fees and charges will be debited from your account based on the daily exchange rate determined by the bank if any.
- For borrowing customers pricing of credit facilities are dependent on negotiations with the bank and determined on case by case .
- The agreed on the pricing will be communicated within the facility offer letter underlying terms and conditions.
- FCY fees can be debited in equivalent amounts at the prevailing exchange rates on the date of execution where applicable .
- For any pricing related inquiries , please revert back to your account Relationship Manager

Disclaimer :

- Fees and charges are subject to change at any time , the change will be announced across all the bank or by any other means reasonable to the bank