

## 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	EGP 50 , for foreign currencies equivalent to EGP 50	EGP 50 , for foreign currencies equivalent to EGP 50	EGP 50 , for foreign currencies equivalent to EGP 50	
		Unlimited personal	EGP	One off	Waived	Waived	Waived	
		Youmi retail	EGP	One off	EGP 100	EGP 100	EGP 100	
		High value current	EGP	One off	EGP 100	EGP 100	EGP 100	
		Rassedy El Youm/ MMF	EGP	One off	EGP 150	EGP 150	EGP 150	
		Wafa current account	EGP	One off	EGP 100	Waived	Waived	
Saving account	Saving 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	
		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	
Maintenance fees	Current account	Youmi retail	EGP	Monthly	EGP 20	EGP 20	EGP 20	
		High value current	EGP	Monthly	EGP 20	EGP 20	EGP 20	
		Rassedy El Youm/ MMF	EGP	Monthly	EGP 30	EGP 30	EGP 30	
		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	
Minimum balance required to open account	Current account	Current account	Foreign currency	One off	USD 250 Equivalent	USD 250 Equivalent	Waived	
		Unlimited personal	EGP	One off	EGP 10,000	EGP 10,000	Waived	
		Youmi retail	EGP	One off	EGP 10,000	EGP 10,000	Waived	
		High value current	EGP	One off	EGP 10,000	EGP 5,000	EGP 5,000	
		Wafa current account	EGP	One off	EGP 10,000	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	EGP 5,000/ USD 250 Equivalent	
Customer level	Saving account	Bonus Saver	EGP	One off	EGP 25,000	EGP 25,000	Waived	
		High rate saving	EGP	One off	EGP 10,000	EGP 10,000	Waived	
		Wafa Saver	EGP	One off	EGP 10,000	EGP 5,000	EGP 5,000	
		Total relation	EGP/Foreign Currency	One off	account minimum required balance	EGP 150,000	EGP 500,000	
		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 4,499) EGP 150 (USD from 4,500 to 19,999) EGP 250 (USD from 20,000 to 44,999) EGP 500 (USD from 45,000 to 125,000) EGP 1000 (USD more than 125,000)	CD's in USD EGP 50 (USD from 1000 to 4,499) EGP 150 (USD from 4,500 to 19,999) EGP 250 (USD from 20,000 to 44,999) EGP 500 (USD from 45,000 to 125,000) EGP 1000 (USD more than 125,000)	Free				
Balance drop fees	Account level	Current	EGP/Foreign currency	Monthly	EGP 25 (below 1,000)			
		Unlimited personal	EGP	Monthly	EGP 100 (below 10,000)			
		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)			
Customer level	Customer level	Bonus Saver	EGP	Monthly	EGP 50 (below 25,000)			
		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"	
		12 Leaves	EGP/Foreign currency	Per request	EGP 120	1st for free and others for EGP 120		
		24 Leaves	EGP/Foreign currency	Per request	EGP 200	1st for free and others for EGP 200	Waived	
Transaction and service fee	Transfers	Inward transfers	EGP	Per transaction	Free	Free	Free	
		Inward transfers by ACH	EGP	Per transaction	Free	Free	Free	
		Inward transfers by Foreign currency	Foreign currency	Per transaction	\$10/Equiv	\$10/Equiv	\$10/Equiv	
		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 by Foreign currency	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	
Account level	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	
Transaction and service fee	Cheques for collection	Due cheques for collection on AWB	EGP/Foreign currency	Per cheque	Waived	Waived	Waived	
		Due cheques for collection on other banks	EGP	Per cheque	EGP 10	EGP 10	EGP 10	
		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)	
		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-max\$750)	0.1% (min EGP10-max\$750)	0.1% (min EGP10-max\$750)	
		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	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.	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)
			Statement generation	N/A	Quarterly	EGP 60	Waived for wafa accounts	Waived
			Statement regeneration - stamped	N/A	Per request	EGP 90	EGP 90	Waived
Other services	Other services	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	
		Standing instructions	N/A	Per transaction	EGP 75	Waived for wafa accounts	Waived	
		Cash deposit (less than 5,000)	EGP	Per transaction	EGP 30	EGP 30	EGP 30	
		Cash withdrawal (less than EGP 20,000)	EGP	Per transaction	EGP 30	EGP 30	EGP 30	
		Signature verification	N/A	Per stamp	EGP 30	Waived for wafa accounts	Waived	
		Power of Attorney	N/A	Per request	EGP 100	EGP 100	Waived	
		Bank certificates	N/A	Per request	EGP 100	EGP 100	Waived	

