

Limits and commission for Banque Misr payment cards.

Credit Cards (VISA & MasterCard)

Dear Customer,
Kindly find the below usage limits , commission and interest rates for Banque Misr payment cards.

1- Usage Limits inside and abroad :

Card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	World	World Elite	Installment	Internet
Purchases Inside Egypt	Within the credit card limit												Within the credit card limit with maximum limit 50,000 EGP per month
Purchases Abroad	Within the credit card limit												Within the credit card limit with maximum limit 50,000 EGP per month
Cash withdrawal from ATM inside Egypt	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	50% from the credit limit with maximum 10,000 EGP per month	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	50% from the credit limit with maximum 15,000 EGP per month	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	40% from the card limit with maximum 10,000 EGP per month	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	50% from the card limit with maximum 50,000 EGP per month	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	Daily limit of 10,000 EGP from BM ATMs, Daily limit of 10,000 EGP from Other banks ATMs	Daily limit of 20,000 EGP from BM ATMs, Daily limit of 20,000 EGP from Other banks ATMs	No cash usage	No cash usage
Cash withdrawal from POS inside Egypt	Within the card limit		Within the card limit		Within the card limit		Within the card limit		Within the card limit	Within the card limit			
Cash withdrawal ATM & POS abroad	2,000 \$ per month									7,500 \$ per month	10,000 \$ per month	N/A	N/A

2- Usage and balance inquiry fees :

Card Type	Classic	Gold	Business	Corporate	Titanium	- Islamic Classic - Islamic Gold - Titanium Islamic	Platinum	World	World Elite	Installment	Internet		
Cash withdrawal from BM ATM & POS	2% from the transaction value with minimum charge 15 EGP					5% from the transaction value with minimum charge 50 EGP		2% from the transaction value with minimum charge 15 EGP		N/A			
Cash withdrawal from ATM & POS for other banks inside Egypt													
Cash withdrawal from ATM & POS Abroad	3% from the transaction value + 50 EGP					5% from the transaction value + 50 EGP		3% from the transaction value + 50 EGP					
Balance inquiry from BM ATM	Free												
Balance inquiry from other banks ATM inside	1 EGP per transaction												
Balance inquiry from ATM Abroad	3 EGP per transaction												
Outside fees (Cash-Purchasing)	3% from the transaction value												

3- Interest Rate (Calculated on Monthly statement):

- Classic - Internet card	Gold	- World - Word Elite - Platinum - Titanium - Business - Corporate	- Al Araby	- Islamic Classic - Islamic Gold - Islamic Titanium	- Installment card
2.2% per month	2.1% per month	2% per month	10% per year (fixed)	11.39% (fixed)	20.4% per year (Decreasing)

4- Transactions Installment:

Card Type	Installment Type	Installment Period	معدل العائد المدين
- Classic - Gold - Titanium - Platinum - World - World Elite	- Purchase - Cash (500 EGP mini for one trx.)	6 & 12 & 24 & 36 Months	- 20.4% per year (Decreasing) for purchase - 26% per year (Decreasing) for Cash

• The Debit interest is calculated as following:-

Item	Debit Interest
withdrawals	The debit interest will be calculated from the date of withdrawals as per the type of interest for each product
Purchase	The debit interest will be calculated from the date of purchase only for unpaid amount

Debit (Classic-Gold-Platinum-Titanium) , Salary and pre-paid

1- Usage Limits inside and abroad :

Card Type	Salary Cards	Debit Cards				Pre-Paid cards	Visa Internet Prepaid	Debit VIP Cards	
		Classic-Standard Cards	Gold	Titanium	Platinum			World	World Elite
Purchases Inside Egypt	Within the card / Account Balance					Within the card balance and maximum 50,000 EGP per month	Within the card balance and maximum 50,000 EGP per month	Within the Account Balance	
Purchases Abroad	15,000 \$ per month	15,000 \$ per month	15,000 \$ per month	15,000 \$ per month	2,000 \$ per month	25,000 \$ per month		40,000 \$ per month	
Cash withdrawal from ATM (BM – other Bank) inside Egypt	5 transaction and Daily limit of EGP 10,000	5 transaction and Daily limit of EGP 10,000	5 transaction and Daily limit of EGP 12,000	5 transaction and Daily limit of EGP 15,000	5 transaction and Daily limit of EGP 17,000	5 transaction and Daily limit of EGP 10,000 and maximum 50,000 EGP per month	N/A	10 transaction and Daily limit of EGP 20,000	10 transaction and Daily limit of EGP 40,000
Cash withdrawal from POS (BM – other Bank) inside Egypt	Within the card / Account Balance					According to the card Balance with maximum limit 50,000 EGP per month		Within the Account Balance	
Cash withdrawal from ATM & POS abroad	2,000 \$ per month					2,000 \$ per month		3,500 \$ per month	5,000 \$ per month

2- Usage and balance inquiry fees

Card Type	Debit , Salary and pre-paid
Cash withdrawal from BM ATM & POS	Free
Cash withdrawal from other banks ATM Inside Egypt Through Egyptian Banks Network	6 EGP per transaction
Cash withdrawal from other banks ATM Inside Egypt Through VISA & MC Network	5 EGP per transaction
Cash withdrawal from other banks POS inside Egypt	0.33% from the transaction value + 10 EGP
Cash withdrawal from POS Abroad	3% from the transaction value + 50 EGP
Outside fees (Cash-Purchasing)	3% from the transaction value
Balance inquiry from BM ATM	Free
Balance inquiry from other banks ATM inside Egypt	1 EGP per transaction
Balance inquiry from ATM Abroad	3 EGP per transaction
Taya Misr Donation (Tahya Misr Prepaid – Debit)	1% from purchasing volume will be as a donate for Tahya Misr Fund

- All terms and conditions are applied