

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	Platinum	Installment	Internet
Purchases Inside Egypt	Within the credit card limit								Within the credit card limit with maximum limit 15,000 EGP per month
Purchases Abroad									
Cash withdrawal from ATM inside Egypt	Daily limit of 8,000 EGP	50% from the credit limit with maximum 10,000 EGP per month	Daily limit of 8,000 EGP	50% from the credit limit with maximum 15,000 EGP per month	Daily limit of 8,000 EGP	40% from the card limit with maximum 10,000 EGP per month	Daily limit of 8,000 EGP	No cash usage	No cash usage
Cash withdrawal from POS inside Egypt	Within the card limit		Within the card limit						
Cash withdrawal ATM & POS abroad	400 \$ per month		500 \$ per month				1000 \$ per month		

2- Usage and balance inquiry fees :

Card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Platinum	Installment	Internet
Cash withdrawal from BM ATM & POS	1.5% from the transaction value with minimum charge 5 EGP								N/A
Cash withdrawal from ATM & POS for other banks	2.5% from the transaction value + 6 EGP								
Cash withdrawal from ATM & POS Abroad	2% from the transaction value + 30 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 :

- Classic - Internet card	Gold	- Platinum - Business - Corporate	- Al Araby - Islamic Classic - Islamic Gold	- Installment card - Transaction installment for the credit cards
2.2% per month	2.1% per month	2% per month	10% per year (fixed)	18% per year (Decreasing)

Debit , Salary and pre-paid (VISA & MasterCard)

1- Usage Limits inside and abroad :

Card Type	Debit – Salary Cards	Pre-Paid cards (Hedeya – Hewalty)	Visa Internet Prepaid
Purchases Inside Egypt	Within the card / Account limit	Within the card limit and maximum 50,000 EGP per month	Within the card limit and maximum 15,000EGP per month
Purchases Abroad	4,000 \$ per month	400 \$ per month	
Cash withdrawal from ATM inside Egypt	5 transaction and Daily limit of EGP 8,000	5 transaction and Daily limit of EGP 8,000 and maximum 50,000 EGP per month	N/A
Cash withdrawal from POS inside Egypt	Within the card / Account limit	According to the card limit with maximum limit 50,000 EGP per month	
Cash withdrawal from ATM & POS abroad	400 \$ per month	200 \$ per month	

2- Usage and balance inquiry fees

Card Type	Debit , Salary and pre-paid (Hedeya – Hewalty – Visa Internet)
Cash withdrawal from BM ATM & POS	N/A
Cash withdrawal from other banks ATM & POS Inside	2 EGP per transaction (In case of routing throw EBC network or the ATM have logo 123) 3 EGP per transaction (In case of routing throw VISA & MasterCard)
Cash withdrawal from other banks ATM & POS inside	0.33% from the transaction value + 10 EGP
Cash withdrawal from ATM & POS Abroad	2% from the transaction value + 30 EGP
Outside fees (Cash-Purchasing)	3% from the transaction value
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

- All terms and conditions are applied