

## Fees and charges for accounts and services - Legal Entities

Statement of commission disbursement/	Fees & Commission				Notes
	Commission Amount				
	Account with Daily Interest (VIP)	Corporate Current Account	Corporate Basics Package (without checkbook)	Corporate Basics Package Plus (checkbook)	
Opening account	EGP 300 once upon opening	EGP 120 once upon opening	EGP 600 annually, EGP 150 per 3 months	EGP 680 annually, EGP 170 per 3 months	
Issuance of debit card	EGP 100				
Minimum account opening/Account balance	EGP 1,000,000	EGP 7,000 or 1,000 units of the foreign currency			
Minimum for interest accrual	EGP 1,000,000	Without Interest			
Commission for Balance falling below the minimum level	EGP 100 /Monthly	EGP 50 /Monthly			
Commission for dormant accounts	Non	For legal entities : 30 EGP Monthly for account balance 100 EGP or less			An account with no withdrawals for a year Account balance is EGP or its equivalent in foreign 100 currency or less
Signature change/modification	EGP 50				
Issuance of an internal bank power of attorney	EGP 40				
Cancelation of an internal / external bank power of attorney	EGP 30				

ALL Fees and charges applied from 19-10-2023  
Term & condition applied



## Fees and charges for accounts and services - Legal Entities

Corporate Internet Banking		Notes
Corporate Internet Banking subscription fees"	EGP 150 annual subscription per user	
Fees For Token App ( Security Token Service )	EGP 150 annual subscription per user	
Account Statements		Notes
Periodic account statement is in Egyptian pounds or foreign currency (Credit current/debit current/savings) within the republic	EGP 60 or by the equivalent in foreign currency from each account for people Legal entities every three months	This tariff is applied according to the periodicity of the issuance of account statements (daily/weekly/monthly/3 months/6 months) regardless of the number of pages
Issuance of a non-periodic statement of account for the current fiscal year	EGP 100 or its equivalent in foreign currency	
Issuance of a non-periodic statement of account for each of the previous fiscal years	EGP 150 or its equivalent in foreign currency	
Periodic account statement in Swift (Message MT940 /MT950)	\$1 per page	
Maintenance of correspondences	EGP 100	According to the periodicity of the issuance of the account statement and it is collected for every customer account

ALL Fees and charges applied from 24-09-2023  
Term & condition applied



## Fees and charges for accounts and services - Legal Entities

Cash deposits and withdrawals		
Cash deposit on the same day	0.15% (one and a half per thousand) with a minimum of 5 EGP 0.15% (one and a half per thousand) Minimum of \$5 or equivalent in other foreign currencies	Excluding: - Deposit against the issuance of a bank cheque - certified cheque - Deposits as cash cover for the issuance of (Letters of guarantee/documentary credits/execution of collection documents) and the charges for all these operations, whether fully covered or with facilities - Deposits of the reinforced bills of exchange whether covered (fully/partially). - Deposits for charges and commissions of all banking services) charges for opening an account charges for issuance of a power of attorney, etc.) - with rounding up the fraction of the commission amount, in order to become 1 EGP
Cash deposit commission on the same day for legal entities (schools and universities)	0.1% (one per thousand) with a minimum of 5 EGP 0.1% (one per thousand) with a minimum of USD 3 or equivalent in other foreign currencies	
Cash deposits to the accounts of legal entities in the Egyptian pound (schools & universities)	One per mil 0.1‰ per transaction at a minimum of EGP 5 and a maximum of EGP 25	No delivery commission in the case of depositing through the entity's representative
Cash withdrawal that is less than 10,000 EGP at branches counter	EGP 30 per transaction	Excluding cash withdrawals from foreign currency accounts

ALL Fees and charges applied from 24-09-2023  
Term & condition applied



## Fees and charges for accounts and services - Legal Entities

Cheques		
Issuing cheque books ( For each cheque )	6 EGP	Book is 12/24/48 cheque - Corporate Basics Package Plus includes the issuance of a book of 24 cheques for one time
Cheques submitted by customers (whether they have accounts with our bank or branches counter customers) and drawn on other branches and their value is added to the bank's customer accounts or paid in cash to the beneficiaries and the payment of withdrawal receipts against the accounts of customers of other branches	No commission	
Cheques collected through the electronic clearing house	One per mil 0.1% at a minimum of EGP 10 and a maximum of EGP 40 + EGP 10 postage	
Cheques collected outside the clearing house	Three per mil 0.3% at a minimum of EGP 50 and a maximum of EGP 600	
Postdated crossed cheques submitted for collection	One per mil 0.1% at a minimum of EGP 15 and a maximum of EGP 350 per cheque + 5 EGP custody commission for each cheque for every 3 months or fractions thereof	
Inward clearing bounced cheques	EGP 30	
Postal cheques and remittances	One per mil 0.1% at a minimum of EGP 10 and a maximum of EGP 150	
Issuance of a bank cheque in local currency against a cash deposit	Two per mil 0.2% at a minimum of EGP 30 and a maximum of EGP 750 + EGP 10 fees	
Issuance of a bank cheque in local currency against a discount from a customer's account	Two per mil 0.2% at a minimum of EGP 30 and a maximum of EGP 400 + EGP 10 fees	
Issuance of a bank cheque in foreign currency against a cash deposit/discount from the account	Three per mil 0.3% at a minimum of USD 5 and a maximum of USD 100	
Commission for keeping post-dated cheques in foreign currencies	\$5 per year per check	
Commission for withdrawing and bounce checks in foreign currency	\$3 per year per check	

**ALL Fees and charges applied from 24-09-2023**  
Term & condition applied



# Fees and charges for accounts and services - Legal Entities

Transfers		
Bank transfer through the branch from the accounts of legal Entities Transfer within Banque Misr accounts	40 EGP	
Transfers to local banks in Swift in Egyptian pounds	Two per mil 0.2% at a minimum of EGP 50 and a maximum of EGP 300 + USD 10 Swift charges	
Transfers to local banks in ACH in Egyptian pounds	Two per mil 0.2% at a minimum of EGP 50 and a maximum of EGP 200 + EGP 20 ACH charges	
Transfers to local banks in foreign currency	Three per mil 0.3% at a minimum of USD 20 and a maximum of USD 150 or its equivalent + Swift charges	
Bank customers' transfers to foreign banks in foreign currency	Three per mil 0.3% at a minimum of USD 40 and a maximum of USD 200 or its equivalent + Swift charges	
In the event that a transfer request was rejected as a correspondent request or as a result of an error in the beneficiary's data	The value is returned after discounting USD 20 + Swift charges	
Transfers Through Corporate Internet Banking		
Transfers to local Banks in ACH in Egyptian pounds through corporate internet banking	One and half per mil 0.15% at a minimum of EGP 37.5 and a maximum of EGP 75 + EGP 20 ACH charges	
Instant payment network transfers (IPN)	<u>During official working days</u> 0.2% with a minimum of 60 EGP and a maximum of 150 EGP per Transaction <u>During Holidays</u> , 0.2% with a minimum of 60 EGP and a maximum of 150 EGP per trx + 50 EGP Per Transaction	



**ALL Fees and charges applied from 24-09-2023**  
Term & condition applied

## Fees and charges for accounts and services - Legal Entities

Governmental Payments Through Corporate Internet Banking			
Customs	0.2% at a minimum of EGP 10 and a maximum of EGP 150		
bills ( insurances , contructions insurance ,,,, )	0.2% at a minimum of EGP 10 and a maximum of EGP 150		
Taxes	10 EGP per transaction		
Single Window	0.2% at a minimum of EGP 10 and a maximum of EGP 25		
Bulk payments Through Corporate Internet Banking			
	Inside Banque Misr	Outside Banque Misr	
Transfer to account	2	One per mil 0.1% at a minimum of EGP 10 and a maximum of EGP 75	
Salary transfer to an account	3	5	
Pension transfer to an account	3	5	
Transfer to a card	3	10	
Salary transfer to a card	3	5	
Pension transfer to a card	3	5	
Transfer to an e-wallet	5	5	
Transfer to a national number inside Banque Misr	75	—	

ALL Fees and charges applied from 24-09-2023  
Term & condition applied



# Fees and charges for accounts and services - Legal Entities

Trade Finance Operations		
	First: Documentary Credits Operations	Exceptions
Issuance and acceptance: Open/Issue	1.25% with a minimum of USD 60 or its equivalent in local currency for every 3 months or fractions, and 0.25% for each subsequent period up to one year. Fully covered in foreign currency commission 0.6% with a minimum of USD 60 or equivalent in local currency, and 0.25% for each subsequent period up to one year	
Issuance and acceptance: Commission of acceptance, postpaid or payment with instructions and within a certain period	0.75% with a minimum of USD 60 or equivalent in local currency For each period or its fractions In the event that the instructions for transferring the value of the documents are received on the strength of the credit after the expiry of the credit, an additional commission of 0.5% will be collected	
Issuance or acceptance: circular credits	Opening commission on the initial circle value + Additional commission of half per mil 0.05‰ to be collected for one time on the total amounts after the initial circle value is deducted and opening commission will be collected on each circle when it becomes available for use, also, the opening commission will be collected only on the amounts paid during the period in excess of the existing amount for use	
Issuance and acceptance: documentary credits in the funding range between A.R.E and some governments and international financial bodies	Opening commission + 0.1‰ one per mil per year after exclusion of grace period if applicable	
Issuance and acceptance: documentary credits in the range of equal deals and swap operations	Opening Commission + 1/4% Quarter percent of the credit value to be collected for one time upon opening	
Issuance and acceptance: Commission to implement a preparatory copy (Draft)	EGP 500 for the first draft and EGP 100 commission is calculated for each next modified preparatory copy	
Increase	The same commission for the opening every 3 months or the fractions thereof on the excess amount	
Adjustment excluding value increase or term extension	USD 15 or its equivalent in Egyptian pounds for each modified item	

**ALL Fees and charges applied from 01-09-2023**  
Term & condition applied



## Fees and charges for accounts and services - Legal Entities

<p><b>Term Extension</b></p>	<p>0.25% commission every 3 months or fractions on the remaining balance with a minimum of USD 50 or its equivalent in local currency</p> <p>In the event of extending the term during the same period for which a commission is charged, a staggered commission of 0.125% will be collected with a minimum of USD 50 or its equivalent in local currency.</p>	
<p><b>Shipping documents received on documentary credits with disputes from correspondents abroad that do not conform to the terms of the crediting</b></p>	<p>First: As for the commission of disputes, in the event of submitting documents during the validity of the credit, \$ 200 or its equivalent in local currency is collected for each violating submission, and this is stipulated in the credit, and in the event that the customer wishes not to stipulate it, the customer bears it</p> <p>Second: In the event that the documents are submitted after the expiry date of the credit, a commission of 0.25% will be collected with a minimum of \$ 60 or its equivalent in local currency.</p>	
<p><b>Endorsement of a bill of lading submitted by the customer on a documentary credit whose shipping documents were not received</b></p>	<p>An endorsement commission of EGP 250 will be collected</p>	
<p><b>Approval of an import financing form for trading or production</b></p>	<p>EGP 100 other than the documentary credit commission</p>	
<p><b>Maritime Guarantee Letters for the withdrawal of goods for which a documentary credit is open by the bank until documents arrive from abroad</b></p>	<p>EGP 360</p>	

**ALL Fees and charges applied from 01-09-2023**  
**Term & condition applied**



# Fees and charges for accounts and services - Legal Entities

	Second: Documentary Collections - Import	Exceptions
Bill of lading with the collection fee received by our bank or advance payment Postdated collection documents without obligation to our bank in exchange for an undertaking from the customer/bill of exchange accepted by the client	Application of a commission of one and a quarter percent 1.25% at a minimum of 60 \$ or equivalent in local currency Customer resources (for exports through our bank) 0.6% with a minimum of USD 60 or equivalent in local currency	
Importing collection documents for endorsed bills of exchange or undertaking to pay from our bank	1.25% with a minimum of USD 60 or its equivalent in local currency for every 3 months or fractions Fully covered in foreign currency 0.6% commission with a minimum of USD 60 or local currency equivalent Every 3 months or fractions	
Approval of import Financing form ( FORM 4 )	EGP 150	
Returning bills of exchange for importing collection documents that have not been collected, and are requested to be refunded to the correspondent upon request	Actual postage expenses + 50% at a minimum of USD 50	
Deferral or resubmission of documents upon correspondents' instructions	USD 20 or its equivalent for each collection time upon executing the deferral or transferring the value	
Transfer documents to another local bank on the correspondent or customer	Actual postage expenses + 50% at a minimum of USD 40	
Return/refund documents at the request of the customer or correspondent	Actual postage expenses + 50% at a minimum of USD 60	

**ALL Fees and charges applied from 01-09-2023**  
Term & condition applied



# Fees and charges for accounts and services - Legal Entities

	Third: Export Operations	Exceptions
Reporting export credit for the first time or at each customer's circle directly or through a local bank	USD 30 or its equivalent	
Endorsing or notifying with undertaking	One and a half per mil 0.15% at a minimum of USD 30 for every 3 months or fractions thereof, in addition to the reporting commission	For any credit exceeding USD 150 thousand or its equivalent, reference must be made to the Department of Trade Products, Money Management and Correspondents to determine the endorsement commission
For Cotton Exporting Operations	One and a half per mil 0.15% at a minimum of EGP 80 for each payment or a term	
For other operations	Two per mil at a minimum of USD 20 per payment	
Acceptance of documents from our bank and issuance of an undertaking to pay the beneficiary on the due date in case of endorsed credits from Banque Misr	Payment or withdrawal commission of one and a half per mil 0.15% at a minimum of USD 30 for every 3 months or fractions thereof without collection and withdrawal commission	For any credits exceeding USD 150 thousand or equivalent, reference must be made to Trade and Money Management Products Management and Correspondents to determine the endorsement or acceptance commission
Convertible appropriations	Notification commission + consolidation commission if the credit is endorsed + additional commission of one and a half per mil at a minimum of USD 25 upon transferring from one beneficiary to another beneficiary with the collection of the commission for notifying the second beneficiary of USD 25 + trading/payment commission of two per mil 0.2 %	
Term increase/extension	The same commission for notifying or endorsing is applied for the extension of the term for a period for which the customer has not been charged and the amount of the increase - as the case may be	
Adjustment excluding value increase or term extension	A commission of USD 25 for modification risks	
Waiver in whole or in part to other beneficiaries of export earnings	one per mil 0.1% of the value of the surrendered amount at a minimum of USD 25	
Commission for the inspection of documents provided on unendorsed credit based on the customer's request and without liability to the bank	One per mil 0.1% at a minimum of USD 20	



**ALL Fees and charges applied from 01-09-2023**  
**Term & condition applied**

# Fees and charges for accounts and services - Legal Entities

Fourth: Letters of Guarantee		Notes
Fees for examining the texts of letters of guarantee provided by our customers	A commission of EGP 300 for checking local guarantees and a commission of EGP 500 for checking the texts of foreign guarantees received by our customers	
Commission for issuing a letter of guarantee in replacement of lost	0.05% commission with a minimum of EGP 200	
Local primary letters of guarantee (not fully covered by cash)	Three per mil 0.3‰ at a minimum of EGP 50 for every 3 months or fractions thereof	
Final local letters of guarantee, advance payment, and other (not fully covered by cash)	Six per mil 0.6‰ at a minimum of EGP 100 for every 3 months or fractions thereof	
Local letters of guarantee of various types that are covered by cash 100% in an insurance account without interest	EGP 30 once for each issuance or renewal	
Notification of foreign letters of guarantee without liability to the bank	Reporting expenses of USD 50 or its equivalent in other currencies	
Value increasing for local letters of guarantee	Three per mil 0.3‰ for the primary for every 3 months at a minimum of EGP 50 Six per mil 0.6‰ for the final and the advance payment for every 3 months for the value of the increase at a minimum of EGP 100	
Term extending except letters of guarantee covered by cash 100% in the account of insurance depositors without interest	The same issuance commission and in case of extending the term of letters of guarantee for a period not exceeding the three months for which the prescribed commission has already been collected, an amount of EGP 50 is collected	
External letters of guarantee issued to a beneficiary abroad on the instructions of Banque Misr customers	Six per mil 0.6‰ at a minimum of USD 30 or its equivalent for every 3 months or fractions thereof	
Adjustment excluding value increase and term extend	50 EGP for each item that is modified and USD 10 or its equivalent in other currencies for each item that is modified for external guarantees	
Foreign letters of guarantee issued by Misr Bank on the instructions of correspondents abroad for the benefit of local beneficiaries	The commission is determined by the General Administration of Correspondents and Financial Institutions on a case-by-case basis, and the same commission applies to renewal and increase, and an amount of USD 15 or its equivalent in other currencies is collected for each modification item	
Letters of guarantee issued for a bank or external beneficiary Standby/LC	Six per mil 0.6‰ at a minimum of USD 30 every 3 months or fractions thereof	



**ALL Fees and charges applied from 01-09-2023**  
**Term & condition applied**