

Deposits Interest Rates for individual customers in Local and Foreign Currencies

*Terms and conditions apply



Updated as 1st of February 2026



Super Cash Current Account - Daily Interest (EGP)

TIERS	INTEREST RATE
From 100,000 EGP to less than 500,000 EGP	7.75%
From 500,000 EGP to less than 2 million EGP	10.75%
From 2 million EGP to less than 5 million EGP	11.75%
From 5 million EGP to less than 10 million EGP	12.50%
From 10 million EGP to less than 30 million EGP	13.25%
From 30 million EGP and more	14.50%
Minimum amount for the account opening / Interest calculation	EGP 100,000

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Super Cash Saving Account-Monthly (EGP)

TIERS	INTEREST RATE
From 100,000 EGP to less than 500,000 EGP	12.25%
From 500,000 EGP to less than 2 million EGP	15.25%
From 2 million EGP to less than 5 million EGP	15.75%
From 5 million EGP to less than 10 million EGP	16.00%
From 10 million EGP to less than 30 million EGP	16.25%
From 30 million EGP and more	16.50%
Minimum amount for the account opening / Interest Calculation	EGP 100,000
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

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Moratbak Plus Current Account for Payroll Customers-Monthly (EGP)

TIERS	INTEREST RATE
From 3,000 EGP to less than 10,000 EGP	4.00%
From 10,000 EGP to less than 50,000 EGP	5.00%
From 50,000 EGP and more	6.00%
Minimum amount for Interest Calculation	EGP 3,000
The return is calculated on daily closing balance and disbursed Monthly	

Pension Current Account with Monthly Interest EGP

TIERS	INTEREST RATE
From 1000 EGP and more	14.75%
Minimum amount for Interest Calculation	EGP 1000

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Saving Account in Egyptian Pound (EGP)

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 3,000 to 5,000	8.75%	9.00%	9.125%	9.25%
More than 5,000 to 50,000	9.00%	9.25%	9.375%	9.50%
More than 50,000 to 250,000	9.50%	9.75%	9.875%	10.00%
More than 250,000 to 500,000	10.00%	10.25%	10.375%	10.50%
More than 500,000	10.50%	10.75%	10.875%	11.00%
Minimum amount for the account opening / Interest calculation	EGP 3,000			
The return on the account deposits is calculated based on the account's lowest balance during the calendar month				

Youth Saving Accounts

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 500 to 20,000 EGP	10.50%	10.75%	10.875%	11.00%
Minimum amount for the account opening / Interest calculation	EGP 500			
The return on the account deposits is calculated based on the account's lowest balance during the calendar month				

*More than 20,000 EGP the interest rate will be calculated according to the saving account tiers announced.

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Al Mongez Saving Account in Egyptian Pound (EGP)

TIERS	INTEREST RATE
From 3,000 to 5,000	8.75%
More than 5,000 to 50,000	9.00%
More than 50,000 to 250,000	9.50%
More than 250,000 to 500,000	10.00%
More than 500,000 to 750,000	10.50%
Minimum amount for the account opening	EGP 100
Minimum amount for interest calculation	EGP 3,000
Maximum amount for interest calculation	EGP 750,000
Interest Frequency	MONTHLY
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

Al Momken Saving Account in Egyptian Pound (People of Determination)

TIERS	INTEREST RATE
From EGP 500	12.00%
Minimum amount for the account opening / interest calculation	EGP 500
Interest Frequency	MONTHLY
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

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Saving Account in US Dollar

TIERS	From 100 to 5,000 \$	More than 5,000 to 50,000 \$	More than 50,000 to 250,000 \$	More than 250,000 to 500,000 \$	More than 500,000 \$
MONTHLY	0.82148%	0.92148%	1.02148%	1.12148%	1.22148%
QUARTERLY	0.92148%	1.02148%	1.12148%	1.22148%	1.32148%
SEMI-ANNUALLY	1.02148%	1.12148%	1.22148%	1.32148%	1.42148%
ANNUALLY	1.12148%	1.22148%	1.32148%	1.42148%	1.52148%
Minimum amount for the account opening / Interest calculation	USD 100				
The return on the account deposits is calculated based on the account's lowest balance during the calendar month					

Saving Account in Foreign currencies

ACCOUNT CURRENCY	INTEREST RATE
EURO	0.3470%
STERLING POUND	1.6502%
Minimum amount for the account opening / Interest calculation	100 UNIT
Interest Frequency	SEMI-ANNUALLY
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

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Al Mongez Saving Account in US Dollar (USD)

TIERS	INTEREST RATE		
From 100 to 5,000	1.36494%		
More than 5,000 to 10,000	1.4649%		
More than 10,000 to 14,800	1.5649%		
Minimum amount for the account opening	USD 50	Minimum amount for interest calculation	USD 100
Maximum amount for interest calculation	USD 14,800		
Interest Frequency	MONTHLY		
The return on the account deposits is calculated based on the account's lowest balance during the calendar month			

Al Mongez Saving Account in Euro (EUR)

TIERS	INTEREST RATE		
From 100 to 5,000	0.2770%		
More than 5,000 to 10,000	0.2870%		
More than 10,000 to 13,200	0.2970%		
Minimum amount for the account opening	EUR 50	Minimum amount for interest calculation	EUR 100
Maximum amount for interest calculation	EUR 13,200		
Interest Frequency	MONTHLY		
The return on the account deposits is calculated based on the account's lowest balance during the calendar month			

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Certificates of deposit in Egyptian Pound (EGP)

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MULTIPLES / MIN.PURCHASE AMOUNT	RENEWABLE
Yomaty CD with daily variable interest	3 years	Daily	Variable	20%	1000	Yes
IBN MISR AL-Tholatheya Descending Certificate	3 years	Monthly	Fixed	1 ST year 20.50% 2 ND year 16.25% 3 RD year 12.25%	1000	Yes
		Annually		1 ST year 22.00% 2 ND year 17.50% 3 RD year 13.25%		
Al Qimma Certificate	3 years	Monthly	Fixed	16.00%	1000	Yes
Al Tholatheya Certificate	3 years	Monthly	Variable	Daily variable rate	500	No
Certificates of Deposit 5 years	5 years	Monthly	Fixed	12.25%	1200	Yes
		Annually		12.50%	1000	
Certificates of Deposit 7 years	7 years	Monthly	Fixed	12.75%	750	Yes
Aman Al Masreyeen Certificates of Deposit	3 Years	At maturity	Fixed	13%	500 / 1000 1500 / 2000 /2500	Yes (for two similar periods)

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Certificates of deposit in US Dollar (USD)

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MULTIPLES / MIN.PURCHASE AMOUNT	RENEWABLE
ElThabat Certificate	3 years	Monthly	Fixed	4.75%	100	Yes
		Quarterly		4.77%		
		Semi-annual		4.80%		
		Annual		4.85%		
	5 years	Monthly		4.85%		
		Quarterly		4.87%		
		Semi-annual		4.90%		
		Annual		4.95%		
El Ekhtiar certificate	3 years	At maturity	Fixed	2.25% (Compounded rate)	936	No
	5 years				895	
Belady Certificate	1 year	Semi-annual	Fixed	2.1000%	100	Yes
	3 years			2.1500%		
	5 years			2.2000%		

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Certificates of deposit in EURO

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MULTIPLES / MIN.PURCHASE AMOUNT	RENEWABLE
ElThabat Certificate	3 years	Quarterly	Fixed	0.7500%	100	yes
	5 years			0.8500%		
Saving certificates with variable interest	3 years	Semi-annual	Variable	2.1185%	500	Yes
Belady Certificate	1 year	Semi-annual	Fixed	0.5000%	100	Yes
	3 years			0.7500%		
	5 year			0.8500%		

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Certificates of deposit in Sterling Pound

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MULTIPLES / MIN.PURCHASE AMOUNT	RENEWABLE
Saving certificates with variable interest	3 years	Semi-annual	Variable	2.2500%	300	Yes
Belady Certificate	1 years	Semi-annual	Fixed	0.5000%	100	Yes
	3 years			0.7500%		
	5 years			0.8500%		

Certificates of deposit in Australian Dollar

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MULTIPLES / MIN.PURCHASE AMOUNT	RENEWABLE
Belady Certificate	1 years	Semi-annual	Fixed	1.2500%	100	Yes
	3 years			1.3500%		
	5 years			1.4500%		

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Flex Term Deposit in Egyptian Pound (EGP)

Flex TD for 6 Months

TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	AMOUNT MULTIPLES	MINIMUM PURCHASE Amount	RENEWABLE
6 Months	At Maturity	Fixed	14%	1000	50,000	Yes

Flex TD for 9 Months

TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	AMOUNT MULTIPLES	MINIMUM PURCHASE Amount	RENEWABLE
9 Months	Monthly	Fixed	12.75%	1000	50,000	Yes

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Term Deposit in Egyptian Pound (EGP)

Duration	From 1 thousand to 1 million	More than 1 million to 2 million	More than 2 million to 5 million	More than 5 million to 10 million	More than 10 million
From 7 days to less than 15 days	6.875%	7.00%	7.125%	7.25%	
From 15 days to less than 1 month	7.375%	7.50%	7.625%	7.75%	
Duration	From 500 hundreds to 1 million	More than 1 million to 2 million	More than 2 million to 5 million	More than 5 million to 10 million	
From 1 month to less than 2 months	8.375%	8.50%	8.625%	8.75%	
from 2 month to less than 3 months	8.375%	8.50%	8.625%	8.75%	
From 3 months to less than 6 months	8.125%	8.25%	8.375%	8.50%	
From 6 months to less than one year	7.875%	8.00%	8.125%	8.25%	
From one year to less than 2 years	8.125%	8.25%	8.375%	8.50%	
From 2 years to less than 3 years					
From 3 years to less than 5 years					
From 5 years to less than 7 years					
7 years and more	9.625%	9.75%	9.875%	10%	
<p style="margin: 0;">Must be referred to the bank.</p>					

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Term Deposit in foreign currencies

From 500 unit till 25,000 unit in foreign currency

Currency/Tenor	WEEK	MONTH	2 MONTHS	3 MONTHS	6 MONTHS	YEAR
US DOLLAR (USD)	0.60000%	3.27434%	3.27246%	3.27057%	3.23486%	3.12148%
STERLING POUND	0.07000%	3.32870%	3.32440%	3.32010%	3.24150%	3.15020%
EURO	0.00100%	1.53900%	1.58850%	1.63800%	1.75600%	1.84700%

More than 25,000 unit till 100,000 unit in foreign currency

Currency/Tenor	WEEK	MONTH	2 MONTHS	3 MONTHS	6 MONTHS	YEAR
US DOLLAR (USD)	0.70000%	3.37434%	3.37246%	3.37057%	3.33486%	3.22148%
STERLING POUND	0.08000%	3.42870%	3.42440%	3.42010%	3.34150%	3.25020%
EURO	0.00200%	1.63900%	1.68850%	1.73800%	1.85600%	1.94700%

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Term Deposit in foreign currencies

More than 100,000 unit till 250,000 unit in foreign currency

Currency/Tenor	WEEK	MONTH	2 MONTHS	3 MONTHS	6 MONTHS	YEAR
US DOLLAR (USD)	0.80000%	3.47434%	3.47246%	3.47057%	3.43486%	3.32148%
STERLING POUND	0.09000%	3.52870%	3.52440%	3.52010%	3.44150%	3.35020%
EURO	0.00300%	1.73900%	1.78850%	1.83800%	1.95600%	2.04700%

More than 250,000 unit till 500,000 unit in foreign currency

Currency/Tenor	WEEK	MONTH	2 MONTHS	3 MONTHS	6 MONTHS	YEAR
US DOLLAR (USD)	0.90000%	3.57434%	3.57246%	3.57057%	3.53486%	3.42148%
STERLING POUND	0.10000%	3.62870%	3.62440%	3.62010%	3.54150%	3.45020%
EURO	0.00400%	1.83900%	1.88850%	1.93800%	2.05600%	2.14700%

More than 500,000 unit in foreign currency

Term Deposits More Than 500,000 units Must be Referred to the bank

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Term Deposit in Saudi Riyals

Amount/ Tenor	MONTH	2 MONTHS	3 MONTHS	6 MONTHS	YEAR
From 2,000 to 100,000 SR	0.0200%	0.0200%	0.0300%	0.0300%	0.0625%
More than 100,000 to 300,000 SR	0.0300%	0.0300%	0.0400%	0.0400%	0.0700%
More than 300,000 to 500,000 SR	0.0400%	0.0400%	0.0500%	0.0500%	0.0800%
More than 500,000 to 1,000,000 SR	0.0500%	0.0500%	0.0625%	0.0625%	0.0900%

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