

# Deposits Interest Rates for individual customers in Local and Foreign Currencies

\*Terms and conditions apply



Rates are applied since 1<sup>st</sup> of June 2023



## Current Account with Daily Interest EGP

TIERS	INTEREST RATE
From 50,000 EGP to 100,000 EGP	10.00%
From 100,001 EGP to 500,000 EGP	10.25%
From 500,001 EGP to less than 1 million EGP	10.50%
From 1 million EGP to less than 2 million EGP	11.00%
From 2 million EGP to less than 10 million EGP	11.25%
From 10 million EGP to less than 30 million EGP	11.75%
From 30 million EGP to less than 100 million EGP	12.00%
From 100 million EGP and more	12.125%

## Pension Current Account with Monthly Interest EGP

TIERS	INTEREST RATE
From 1000 EGP and more	13.00%

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## Saving Account in Egyptian Pound (EGP)

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 3,000 to 5,000	6.25%	6.50%	6.625%	6.75%
More than 5,000 to 50,000	6.50%	6.75%	6.875%	7.00%
More than 50,000 to 250,000	7.00%	7.25%	7.375%	7.50%
More than 250,000 to 500,000	7.50%	7.75%	7.875%	8.00%
More than 500,000	8.00%	8.25%	8.375%	8.50%
Minimum amount for the account opening		EGP 1,500		
Minimum amount for interest calculation		EGP 3,000		

## Youth Saving Accounts

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 500 to 20,000 EGP	8.00%	8.25%	8.375%	8.50%
Minimum amount for the account opening/interest calculation		EGP 500		

\*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	MONTHLY
From 3,000 to 5,000	6.25%
More than 5,000 to 50,000	6.50%
More than 50,000 to 200,000	7.00%
Minimum amount for the account opening	EGP 100
Minimum amount for interest calculation	EGP 3,000
Maximum amount for interest calculation	EGP 200,000

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

TIERS	MONTHLY
From EGP 500	9.50%
Minimum amount for the account opening / interest calculation	EGP 500

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## Saving Account in US Dollar

TIERS	From 1 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	2.27227%	2.37227%	2.47227%	2.57227%	2.67227%
QUARTERLY	2.49282%	2.59282%	2.69282%	2.79282%	2.89282%
SEMI-ANNUALLY	2.67071%	2.77071%	2.87071%	2.97071%	3.07071%
ANNUALLY	2.58850%	2.68850%	2.78850%	2.88850%	2.98850%
Minimum amount for the account opening	USD 200				
Minimum amount for interest calculation	USD 1				

## Saving Account in Foreign currencies

Minimum amount for the account opening/interest calculation	200 UNIT
ACCOUNT CURRENCY	INTEREST RATE
EURO	0.2500%
STERLING POUND	0.3500%

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## Certificates of deposit in Egyptian Pound (EGP):

CD	TENOR	INTEREST PAYMENT FREQUENCY	INTEREST TYPE	INTEREST RATE	MIN.PURCHASE AMOUNT/ MULTIPLES	RENEWABLE
IBN MISR 2 Certificate	3 years	Monthly	Fixed	1 <sup>st</sup> year 22% 2 <sup>nd</sup> year 18% 3 <sup>rd</sup> year 16%	1000	Yes
Al Qimma Certificate	3 years	Monthly	Fixed	19%	1000	Yes
El Tholatheya Certificate	3 years	Monthly	Variable	Daily variable rate	500	No
		Quarterly		18.50%	1000	Yes
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 El 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	MINIMUM PURCHASE AMOUNT/ MULTIPLES	RENEWABLE
EIThabat Certificate	3 years	Monthly	Fixed	5.15%	100	Yes
		Quarterly		5.20%		
		Semi-annual		5.25%		
		Annual		5.30%		
	5 years	Monthly		5.00%		
		Quarterly		5.05%		
		Semi-annual		5.10%		
		Annual		5.15%		
EI 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	MINIMUM PURCHASE AMOUNT/ MULTIPLES	RENEWABLE
EIThabat Certificate	3 years	Quarterly	Fixed	0.7500%	100	yes
	5 years			0.8500%		
Saving certificates with variable interest	3 years	Semi-annual	Variable	0.2625%	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	MINIMUM PURCHASE AMOUNT/ MULTIPLES	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	MINIMUM PURCHASE AMOUNT/ MULTIPLES	RENEWABLE
Belady Certificate	1 years	Semi-annual	Fixed	1.2500%	100	Yes
	3 years			1.3500%		
	5 years			1.4500%		

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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	5.375%	5.50%	5.625%	5.75%	Must be referred to the bank.
From 15 days to less than 1 month	5.875%	6.00%	6.125%	6.25%	
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	6.875%	7.00%	7.125%	7.25%	
from 2 month to less than 3 months	6.875%	7.00%	7.125%	7.25%	
From 3 months to less than 6 months	6.625%	6.75%	6.875%	7.00%	
From 6 months to less than one year	6.375%	6.50%	6.625%	6.75%	
From one year to less than 2 years	6.625%	6.75%	6.875%	7.00%	
From 2 years to less than 3 years	8.125 %	8.25%	8.375%	8.50%	
From 3 years to less than 5 years					
From 5 years to less than 7 years					
7 years and more					

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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%	4.67227%	4.77227%	4.87227%	4.97227%	5.07227%
STERLING POUND	0.07000%	4.42780%	4.48780%	4.54780%	4.60780%	4.66780%
EURO	0.00100%	0.00500%	0.00900%	0.04000%	0.08000%	0.30000%

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%	4.77227%	4.87227%	4.97227%	5.07227%	5.17227%
STERLING POUND	0.08000%	4.47780%	4.53780%	4.59780%	4.65780%	4.71780%
EURO	0.00200%	0.00600%	0.01000%	0.05000%	0.09000%	0.40000%

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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%	4.87227%	4.97227%	5.07227%	5.17227%	5.27227%
STERLING POUND	0.09000%	4.52780%	4.58780%	4.64780%	4.70780%	4.76780%
EURO	0.00300%	0.00700%	0.02000%	0.06000%	0.10000%	0.50000%

### 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%	4.97227%	5.07227%	5.17227%	5.27227%	5.37227%
STERLING POUND	0.10000%	4.57780%	4.63780%	4.69780%	4.75780%	4.81780%
EURO	0.00400%	0.00800%	0.03000%	0.07000%	0.20000%	0.60000%

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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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