



Returns of Islamic Liabilities Products in Local and Foreign Currencies for Individual Customers

Last distributed rates are published by The Committee for Determining return rates of the Islamic
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بَنْكُ مِصْرَ
BANQUE MISR

First : Liabilities in Local Currency (EGP)



Investment Saving Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	5.2500%	5.5000%	5.6250%	5.7500%
More than 5,000 to 50,000	5.7500%	6.0000%	6.1250%	6.2500%
More than 50,000 to 250,000	6.2500%	6.5000%	6.6250%	6.7500%
More than 250,000 to 500,000	6.7500%	7.0000%	7.1250%	7.2500%
More than 500,000	7.2500%	7.5000%	7.6250%	7.7500%
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				
Minimum amount for the account opening		EGP 1,500		
Minimum amount for acquiring return		EGP 3,000		



Kenana Youth Saving Account

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 500 to 20,000	7.2500%	7.5000%	7.6250%	7.7500%
The account is available for customers between (16 to 35 years). Special rates are applicable till balance of EGP 20,000 and If the account balance exceeds the previous limit , investment saving account return rates will be applied on the remaining balance.				
Minimum amount for the account opening / acquiring return		EGP 500		



Basata Investment Saving Account in Egyptian Pound (EGP)

Tiers	Monthly
From 3,000 to 5,000	5.2500%
More than 5,000 to 50,000	5.7500%
More than 50,000 to 200,000	6.2500%
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	
Minimum amount for the account opening	EGP 100
Minimum amount for acquiring return	EGP 3,000
Maximum amount for acquiring return	EGP 200,000



Investment Accounts(Kenana Plus) in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	3.8750%	4.0000%	4.1250%	4.2500%
More than 5,000 to 50,000	4.3750%	4.5000%	4.6250%	4.7500%
More than 50,000 to 250,000	4.8750%	5.0000%	5.1250%	5.2500%
More than 250,000 to 500,000	5.3750%	5.5000%	5.6250%	5.7500%
More than 500,000	5.8750%	6.0000%	6.1250%	6.2500%
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				
Minimum amount for the account opening		EGP 1,500		
Minimum amount for acquiring return		EGP 3,000		



Islamic Certificates of Deposit in Egyptian Pound (EGP)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min.Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	11.2500%	500
Islamic Certificate With Monthly Return	5 years	Yes	Monthly	11.5000%	1000
Elkhyeer Islamic Certificates With Monthly Return	10 years	Yes	Monthly	10.0000%	500
Elkhyeer Islamic Certificates With Quarterly Return	10 years	Yes	Quarterly	10.5000%	500

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

Second : Liabilities in Foreign Currencies



Saving Accounts in Foreign Currencies (Semi Annual Return in 31/12 and 30/06)

Account Currency	Return Rate
Sterling Pound	1.0000%
EURO	0.0500%
US Dollar and other currencies	1.3500%
Minimum amount for the account opening/return calculation	200 Unit

Investment Accounts in Foreign Currencies (Semi Annual Return in 31/12 and 30/06)

Account Currency	Return Rate
Sterling Pound	0.9700%
EURO	0.0200%
US Dollar and other currencies	1.3500%
Minimum amount for the account opening/return calculation	200 Unit

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity



Islamic Certificates of Deposit in US Dollar (USD)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min.Purchase Amount/Multiples
Islamic Certificate With Quarterly Return	3 years	Yes	Quarterly	%2.2000	500
Islamic Certificate With Monthly Return	5 years	Yes	Monthly	%2.2500	1000

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity