

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

*Terms and conditions apply

Returns of Islamic liabilities products in local and foreign currencies for individual customers



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	8.750%	9.000%	9.125%	9.250%
More than 5,000 to 50,000	9.250%	9.500%	9.625%	9.750%
More than 50,000 to 250,000	9.750%	10.000%	10.125%	10.250%
More than 250,000 to 500,000	10.250%	10.500%	10.625%	10.750%
More than 500,000	10.750%	11.000%	11.125%	11.250%
Minimum amount for the account opening \ acquiring return		EGP 3,000		
Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity				
The return on the account deposits is calculated based on the account's lowest balance during the calendar month				

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Kenana Youth Saving Account



Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 500 to 20,000	10.750%	11.000%	11.125%	11.250%
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		
Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity				
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 Investment Saving Account in Egyptian Pound (EGP)

Tiers	Monthly
From 3,000 to 5,000	8.750%
More than 5,000 to 50,000	9.250%
More than 50,000 to 250,000	9.750%
More than 250,000 to 500,000	10.250%
More than 500,000 to 750,000	10.750%
Minimum amount for the account opening	EGP 100
Minimum amount for acquiring return	EGP 3,000
Maximum amount for acquiring return	EGP 750,000
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

Al Momken Investment Saving Account in Egyptian Pound (EGP) for "People of Determination"

Tiers	Monthly
Starting from EGP 500	11.75%
Minimum amount for the account opening / acquiring return	EGP 500
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	



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Kenana Plus Account with Daily Return in Egyptian Pound (EGP)

Tiers	Rates %
From 50,000 to 100,000	8.500%
More than 100,000 to 500,000	8.750%
More than 500,000 to less than 1 Million	11.750%
From 1 Million to less than 2 Million	12.750%
From 2 Million to less than 10 Million	13.500%
From 10 Million to less than 30 Million	14.250%
From 30 Million to less than 100 Million	15.250%
From 100 Million and over	15.500%
Minimum amount for the account opening / acquiring return	EGP 50,000
Return Frequency	Daily
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	

The customer will gain 75% of the above announced interest rates under settlement which will be added to the account daily until the decision of the committee of determining return rates by the end of the month and according to the investment results

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Kenana Plus Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	7.375%	7.500%	7.625%	7.750%
More than 5,000 to 50,000	7.875%	8.000%	8.125%	8.250%
More than 50,000 to 250,000	8.375%	8.500%	8.625%	8.750%
More than 250,000 to 500,000	8.875%	9.000%	9.125%	9.250%
More than 500,000	9.375%	9.500%	9.625%	9.750%
Minimum amount for the account opening \ acquiring return		EGP 3,000		
Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity				
The return on the account deposits is calculated based on the account's lowest balance during the calendar month				

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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	16.000%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	16.100%	1000
Elkhyeer Islamic Certificates with Monthly Return	10 years	Yes	Monthly	14.600%	500
Elkhyeer Islamic Certificates with Quarterly Return	10 years	Yes	Quarterly	15.100%	500

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

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Second: Liabilities in Foreign Currencies

Saving Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	2.250%
EURO	0.100%
US Dollar and other currencies	2.000%
Minimum amount for the account opening / acquiring return	100 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	
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 USD Dollar (USD)

Account Currency	Return Rate		
From 100 to 5,000 USD	1.700%		
More than 5,000 to 10,000 USD	1.750%		
More than 10,000 to 14,800 USD	1.800%		
Minimum amount for the account opening	USD 50	Minimum amount for the acquiring return	USD 100
Maximum amount for interest calculation	USD 14,800		
Return Frequency	Monthly		
Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity			
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)

Account Currency	Return Rate		
From 100 to 5,000 EUR	0.070%		
More than 5,000 to 10,000 EUR	0.080%		
More than 10,000 to 13,200 EUR	0.090%		
Minimum amount for the account opening	EUR 50	Minimum amount for the acquiring return	EUR 100
Maximum amount for interest calculation	EUR 13,200		
Return Frequency	Monthly		
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity			
The return on the account deposits is calculated based on the account's lowest balance during the calendar month			

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Investment Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	2.720%
EURO	0.070%
US Dollar and other currencies	2.500%
Minimum amount for the account opening / acquiring return	100 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	
The return on the account deposits is calculated based on the account's lowest balance during the calendar month	

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	4.750%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	4.800%	1000
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity					

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