

# Banque Misr payment cards Fees, Limits and commission

## Credit Cards (VISA & MasterCard)

Dear Customer,

Kindly find the below card Fees, usage limits, commission and interest rates for Banque Misr payment cards.

### 1. Credit Cards Fees and charges

Credit card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	EL ARABY-ASATHA
Card validity	3 years				2 years	1 year	3 years						2 years
Issuance fees for the first year	150 EGP	150 EGP	250 EGP	250 EGP	200 EGP included I-SCORE fees		300 EGP included I-SCORE fees		500 EGP included I-SCORE fees	2000 EGP	2000 EGP	5000 EGP	150 EGP (ASATHA) 100 EGP (EL ARABY)
Renewal fees	150 EGP	150 EGP	250 EGP	250 EGP	100 EGP		300 EGP	300 EGP	500 EGP	2000 EGP	2000 EGP	5000 EGP	75 EGP(ASATHA) 50 EGP (EL ARABY)
Issuance and renewal of the Supplementary cards	100 EGP	100 EGP	150 EGP		N/A		200 EGP		300 EGP	1500 EGP	1500 EGP	5000 EGP	50 EGP
Reissuance of a replacement for lost/damaged cards	100 EGP	100 EGP	100 EGP		N/A		150 EGP		150 EGP	500 EGP	500 EGP	500 EGP	75 EGP

# Banque Misr payment cards Fees, Limits and commission

## 2. Usage Limits inside and abroad for Credit Cards:

Credit card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	EL ARABY-ASATHA
Purchases Inside Egypt	Within the credit card limit												
Purchases Abroad	100 \$ per month		200 \$ per month		100 \$ per month		500 \$ per month		1500 \$ per month	4000 \$ per month	4000 \$ per month		N/A
Cash withdrawal from ATM inside Egypt	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the credit limit with maximum 10,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the credit limit with maximum 15,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	40% from the card limit with maximum 10,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the card limit with maximum 50,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs				No cash usage
Cash withdrawal from POS inside Egypt	Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily	Within the card limit with maximum 150,000 EGP daily			
Cash withdrawal ATM & POS abroad	100 \$ per month						250 \$ per month		400 \$ per month				N/A
contactless purchase limit without pin	to 600 EGP per transaction or equivalent in foreign currency with maximum 10 transaction <b>except EL-Araby Card</b>												

# Banque Misr payment cards Fees, Limits and commission

## 3. Usage and balance inquiry fees for Credit Cards:

Credit card Type	Classic	Gold	Business	Corporate	Titanium	- Islamic Classic - Islamic Gold - Titanium Islamic	Platinum	Signature	World	World Elite	EL ARABY-ASATHA	
Cash withdrawal from BM ATM & POS	2% from the transaction value with minimum charge 15 EGP					5% from the transaction value with minimum charge 50 EGP	2% from the transaction value with minimum charge 15 EGP					N/A
Cash withdrawal from ATM & POS for other banks inside Egypt	2% from the transaction value with minimum charge 15 EGP					5% from the transaction value with minimum charge 50 EGP	2% from the transaction value with minimum charge 15 EGP					
Cash withdrawal from ATM & POS Abroad	3% from the transaction value + 50 EGP					5% from the transaction value + 50 EGP	3% from the transaction value + 50 EGP					
Balance inquiry from BM ATM	Free											
Balance inquiry from other banks ATM inside	1 EGP per transaction											
Balance inquiry from ATM Abroad	3 EGP per transaction											
Outside fees (Cash-Purchasing)	10 % from the transaction value											

## 4. Interest Rate (Calculated on Monthly statement) for Credit Cards:

<ul style="list-style-type: none"> <li>• Classic</li> <li>• Gold</li> <li>• Titanium</li> <li>• Platinum</li> <li>• Signature</li> <li>• World</li> <li>• Word Elite</li> </ul>	- Business - Corporate	- Al Araby	- Islamic Classic - Islamic Gold - Islamic Titanium	- Installment card
2.5% per month Secured & unsecured		10% per year (fixed)	11.39% (fixed)	20.4% per year (Decreasing)

## Banque Misr payment cards Fees, Limits and commission

### 5. Transactions Installment for Credit Cards:

Credit card Type	Installment Type	Installment Period	Interest rate
- Classic - Gold - Titanium - Platinum - Signature - World - World Elite	- Purchase - Cash (1000 EGP mini for one trx.)	6 & 12 & 24 & 36 Months	- 25.2% per year (Decreasing) for purchase - 30% per year (Decreasing) for Cash

- The Debit interest for Credit Cards is calculated as following: -

Item	Debit Interest
withdrawals	The debit interest will be calculated from the date of withdrawals as per the type of interest for each product
Purchase	The debit interest will be calculated from the date of purchase only for unpaid amount

# Banque Misr payment cards Fees, Limits and commission

## Debit (Classic-Gold-Platinum-Titanium- MEEZA DEBIT), Salary and pre-paid

### 1. Fees and charge for debit and pre-paid cards

Card Type	Salary Cards	Debit Cards							Pre-paid			Visa Internet Prepaid	Debit VIP Cards			
		Classic-Standard Cards	Gold	Tahya Misr gold	Business Debit	Titanium	Platinum	MEEZA debit card	(Hadaya –Hayaty-Teens)	Tahya misr card	hawalty - Genaric		World	World Elite	Platinum	
Card validity	N/A	5 years							2 years with no renewal			3 years	2 years with no renewal	5 years		
Issuance fees for the first year	N/A	70 EGP	80 EGP	Exempted	100 EGP	150 EGP	200 EGP	70 EGP	For customers :50 EGP For university student: 10 EGP	40 EGP	FREE	50 EGP	1500 EGP	5000 EGP	Free	
Renewal fees	N/A	50 EGP annually	50 EGP	30 EGP	75 EGP	100 EGP	200 EGP	50 EGP	NO renewal for the prepaid cards			1500 EGP	5000 EGP	Free		
Issuance of the Supplementary cards	N/A	70 EGP	80 EGP	30 EGP	N/A	150 EGP	200 EGP	70 EGP	N/A			1500 EGP	5000 EGP	Free		
renewal of the Supplementary cards	N/A	50 EGP	50 EGP	30 EGP	N/A	100 EGP	200 EGP	50 EGP	N/A			1500 EGP	5000 EGP	Free		
Reissuance of a replacement for lost/damaged cards	N/A	70 EGP	80 EGP	20 EGP	50 EGP	150 EGP	200 EGP	70 EGP	35 EGP	20 EGP	20 EGP	30 EGP	1500 EGP	3000 EGP	Free	

# Banque Misr payment cards Fees, Limits and commission

## 2. Usage Limits inside and abroad for debit and pre-paid cards:

Card Type	Salary Cards	Debit Cards						Pre-paid		Visa Internet Prepaid	Debit VIP Cards		
		Classic-Standard Cards	Gold	Tahya Misr	Business Debit	Titanium	Platinum	MEEZA DEBIT	(Hadaya – Hayaty-Teens)		Tahya misr card –hawalty -Genaric	World	World Elite
Purchases Inside Egypt	Within the card / Account Balance						50,000 EGP daily	Within the card balance and maximum 10,000 EGP per month	Within the card balance and maximum 50,000 EGP per month	Within the card balance	Within the Account Balance		
Purchases Abroad	0	100 \$ per month	200 \$ per month	100 \$ per month	500 \$ per month	1,500 \$ per month	Use inside only	0		4,000 \$ per month	1,500 \$ per month		
Cash withdrawal from ATM (BM – other Bank) inside Egypt	5 transaction and Daily limit of EGP 20,000				10 transaction and Daily limit of EGP 20,000	12 Transaction and Daily limit of EGP 20,000	5 times daily with a maximum of 20,000 daily and 100,000 EGP monthly	5 transaction and Daily limit of EGP 15,000 and maximum 50,000 EGP per month		N/A	15 transaction and Daily limit of EGP 20,000	12 Transaction and Daily limit of EGP 20,000	
Cash withdrawal from POS (BM – other Bank) inside Egypt	EGP 50,000 Daily	EGP 150,000 Daily				According to the card Balance with maximum limit 50,000 EGP per month		EGP 150,000 Daily					
Cash withdrawal from ATM & POS abroad	0	100 \$ per month			250 \$ per month	400 \$ per month	Use inside only	0			400 \$ per month		
contactless purchase limit without pin	to 600 EGP per transaction or equivalent in foreign currency with maximum 3 consecutive times except <b>Visa Internet Prepaid</b>												

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### 3. Usage and balance inquiry fees for debit and pre-paid cards:

Card Type	Debit, Salary and pre-paid
Cash withdrawal from BM ATM & POS	Free
Cash withdrawal from other banks ATM Inside Egypt	5 EGP
Cash withdrawal from other banks POS inside Egypt	0.33% from the transaction value + 10 EGP 5 EGP per transaction FOR MEZZA Debit card
Cash withdrawal from POS Abroad	3% from the transaction value + 50 EGP (visa –MasterCard)
Outside fees (Cash-Purchasing)	10 % from the transaction value (visa –MasterCard)
Balance inquiry from BM ATM	Free
Balance inquiry from other banks ATM inside Egypt	2 EGP per transaction
Balance inquiry from ATM Abroad	3 EGP per transaction (visa –MasterCard)
Taya Misr Donation (Tahya Misr Prepaid – Debit)	1% from purchasing volume will be as a donate for Tahya Misr Fund

- All Meeza cards are used only inside Egypt (Cash withdrawal, Purchasing, e-commerce)
- This limit of usage applied from 29-05-2023, interest charge rates applied from 23-01-2023 and fees applied from 05-03-2023.
- Please be informed that only one of your main credit cards will be available for you to use while abroad, which is the card with the highest categories for only one user, away from supplementary cards issued for other users.
- All terms and conditions are applied