

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 | 250 EGP | 250 EGP | 250 EGP | 250 EGP | 200 EGP | | 350 EGP | | 500 EGP | 2500 EGP | 2500 EGP | 8000 EGP | 150 EGP (ASATHA) 100 EGP (EL ARABY) |
| Renewal fees | 250 EGP | 250 EGP | 250 EGP | 250 EGP | 100 EGP | | 350 EGP | | 500 EGP | 2500 EGP | 2500 EGP | 8000 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 | 500 EGP | 500 EGP | 1000 EGP | 50 EGP |
| Reissuance of a replacement for lost/damaged cards | 100 EGP | 100 EGP | 100 EGP | | N/A | | 250 EGP | | 250 EGP | 500 EGP | 500 EGP | 500 EGP | 75 EGP |

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2. Usage Limits inside and abroad for Credit Cards (The equivalent of the EGP)

| 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 | | | | | | | | | | | | |
| Cash withdrawal from ATM inside Egypt | Daily limit of 26,000 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 26,000 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 26,000 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 26,000 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 26,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs | | | | N/A |
| Cash withdrawal from POS inside Egypt | Within the card limit with maximum 250,000 EGP daily | | Within the card limit with maximum 250,000 EGP daily | | Within the card limit with maximum 250,000 EGP daily | | Within the card limit with maximum 250,000 EGP daily | | Within the card limit with maximum 250,000 EGP daily | | | | |
| Purchases Abroad (In case the customer has informed the bank of the travel) (P.O.S / E-commerce) | 4,500 EGP per month | | 15,000 EGP per month | | 4,500 EGP per month | | 37,500 EGP per month | | 150,000 EGP per month | 225,000 EGP per month | 300,000 EGP per month | | |
| Monthly international purchase limit In case the customer hasn't informed the bank of the travel (P.O.S / E-commerce) | 2,250 EGP per month | | 7,500 EGP per month | | 2,250 EGP per month | | 18,750 EGP per month | | 50,000 EGP per month | 100,000 EGP per month | | | |
| Cash withdrawal ATM (In case the customer has informed the bank of the travel) | 3,000 EGP per month | | | | | | | | | 6,000 EGP per month | | | N/A |
| Monthly international cash withdrawal limit In case the customer hasn't informed the bank of the travel | 0 | | | | | | | | | | | | N/A |
| contactless purchase limit without pin inside Egypt | 600 EGP per transaction with maximum 15 consecutive transaction, Except for EL ARABY- Cards | | | | | | | | | | | | |
| contactless purchase limit without pin outside Egypt | Equivalent to 1500 EGP per transaction with maximum 15 consecutive Transaction, Except for EL ARABY- Cards | | | | | | | | | | | | |

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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 | | | | | | | | | | | | |
| 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) | 5 % from the transaction value | | | | | | | | | | | |

4. Interest Rate (Calculated on Monthly statement) and Other fees for Credit Cards:

| Credit Card type | <ul style="list-style-type: none"> • Classic • Gold • Titanium • Platinum • Signature • World • Word Elite | <ul style="list-style-type: none"> • Business • Corporate | <ul style="list-style-type: none"> • Al Araby | <ul style="list-style-type: none"> • Islamic Classic • Islamic Gold • Islamic Titanium | <ul style="list-style-type: none"> • Installment card |
|-------------------|---|---|--|---|--|
| Interest rate | 4% per month (Decreasing) | | 20.55% per year (Fixed) | 20.55% per year (Fixed) | 3% per month (Decreasing) |
| Late Payment Fees | 75 EGP | | | | |
| Over Drawn Fees | 75 EGP | | | | |

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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 min for one trx.) | 6 & 12 & 24 & 36 Months | - 3% per month (Decreasing) for purchase - 3.50% per month (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 |
| Purchase | The debit interest will be calculated from the date of purchase only for unpaid amount |

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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 | | | | | | | | MEEZA debit card | Pre-paid | | | | Visa Internet Prepaid | Debit VIP Cards | | |
|--|--------------|------------------------|---------|-----------------|----------------|----------|--------------|--------------|------------------------|---|-------------------------|-------------------|--------|-------------|-------------------------|-----------------|--|--|
| | | Classic-Standard Cards | Gold | Tahya Misr gold | Business Debit | Titanium | Platinum USD | Platinum EGP | (Hadaya –Hayaty-Teens) | | Tahya misr card | hawalty - Genaric | World | World Elite | | Platinum | | |
| Card validity | N/A | | | | | | | 5 years | 5 years | | 2 years with no renewal | | | 3 years | 2 years with no renewal | 5 years | | |
| Issuance fees for the first year | N/A | 150 EGP | 200 EGP | 200 EGP | 100 EGP | 250 EGP | 20 \$ | 350 EGP | 150 EGP | For customers :85 EGP For university student: 10 EGP | 40 EGP | 30 EGP | 85 EGP | 3000 EGP | 8000 EGP | Free | | |
| Renewal fees | N/A | 150 EGP annually | 200 EGP | 200 EGP | 75 EGP | 250 EGP | 10 \$ | 350 EGP | 150 EGP | NO renewal for the prepaid cards | | | | 3000 EGP | 8000 EGP | Free | | |
| Issuance of the Supplementary cards | N/A | 100 EGP | 150 EGP | 150 EGP | N/A | 200 EGP | 20 \$ | 300 EGP | 100 EGP | N/A | | | | 500 EGP | 1000 EGP | Free | | |
| renewal of the Supplementary cards | N/A | 100 EGP | 150 EGP | 150 EGP | N/A | 200 EGP | 10 \$ | 300 EGP | 100 EGP | N/A | | | | 500 EGP | 1000 EGP | Free | | |
| Reissuance of a replacement for lost/damaged cards | N/A | 100 EGP | 100 EGP | 100 EGP | 50 EGP | 250 EGP | 20 \$ | 250 EGP | 100 EGP | 35 EGP | 20 EGP | 20 EGP | 30 EGP | 500 EGP | 500 EGP | Free | | |

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

| Card Type | Debit Cards | | | | | | | | MEEZA DEBIT | Pre-paid | | Visa Internet Prepaid | Debit VIP Cards | | |
|--|--|-----------------------|---------------------|-------------------------|--|--|--|--|---|-------------------------------------|---------------------|--|--|-----------------------|--|
| | Classic-Standard Cards | Gold | Tahya Misr | Business Debit | Titanium | Platinum USD | Platinum EGP | (Hadaya – Hayaty-Teens) | | Tahya misr card – hawalty - Genaric | World | | World Elite | Platinum | |
| Purchases Inside Egypt (Daily) | 350,000 EGP daily | 400,000 EGP daily | 300,000 EGP daily | Within the card balance | 500,000 EGP daily | 10,000 \$ daily | 500,000 EGP daily | 50,000 EGP daily | 30,000 EGP daily | | 60,000 EGP daily | 750,000 EGP daily | 1,000,000 EGP daily | 750,000 EGP daily | |
| Purchases Inside Egypt (Monthly) | 1,000,000 EGP Monthly | 1,500,000 EGP Monthly | 600,000 EGP Monthly | | 1,750,000 EGP Monthly | 50,000 \$ monthly | 2,000,000 EGP Monthly | 100,000 EGP Monthly | 100,000 EGP Monthly | | 200,000 EGP Monthly | 2,000,000 EGP Monthly | 3,000,000 EGP Monthly | 2,000,000 EGP Monthly | |
| Purchases Abroad | 0 | N/A | N/A | N/A | N/A | 10,000 \$ daily 50000 \$ monthly | N/A | Use inside only | 0 | | N/A | N/A | N/A | | |
| Cash withdrawal from ATM (BM – other Bank) inside Egypt | 5 transaction and Daily limit of EGP 30,000 | | | | 10 transaction and Daily limit of EGP 30,000 | 5 times daily with a maximum of 30,000 daily | 12 Transaction and Daily limit of EGP 30,000 | 5 times daily with a maximum of 30,000 daily and 100,000 EGP monthly | 5 transaction and Daily limit of EGP 30,000 and maximum 100,000 EGP per month | | N/A | 15 transaction and Daily limit of EGP 30,000 | 12 Transaction and Daily limit of EGP 30,000 | | |
| Cash withdrawal from POS (BM – other Bank) inside Egypt | EGP 250,000 Daily | | | | | EGP 250,000 Daily | | According to the card Balance with maximum limit 250,000 EGP per Daily | | EGP 250,000 Daily | | | | | |
| Cash withdrawal from ATM & POS abroad | 0 | | | | | 1,000 \$ daily 2,000 \$ monthly | N/A | Use inside only | 0 | | N/A | N/A | N/A | | |
| contactless purchase limit without pin inside Egypt | 600 EGP per transaction with maximum 7 consecutive times except Visa Internet Prepaid | | | | | | | | | | | | | | |
| contactless purchase limit without pin outside Egypt | | | | | | EGP \$ 50 per transaction with maximum 7 consecutive times | N/A | N/A | N/A | | | | | | |

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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)
- The Usage of Debit & prepaid cards outside Egypt has been stopped from 09-10-2023
- 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.
- It is necessary to send documents (exit and entry stamp from the Arab Republic of Egypt from the passport) within a maximum period of 90 days from the date of leaving the country by visiting the nearest branch or sending documents to e-mail CardLimitException@banquemisr.com
- In case of not submitting the required documents, the bank will inform the Egyptian Credit Bureau I-Score to put the customer in the negative lists, and will be also included in the list of customers to whom they is prohibited to issue credit cards or benefit from them of banking services in the future, as well as informing the concerned authorities to take the necessary action.
- International usage for credit cards will be available after 2 months from issuance date.
- Issuance and renewal fees will apply starting 01-06-2024
- All terms and conditions are applied