

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-Fees and charges

Card Type	Classic	Islamic Classic	Gold	Gold- BM / Egypt Post	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	Platinum BM/Egypt Post	World	World Elite	EL ARABY-ASATHA
Card validity	3 years					2 years	1 year	3 years						
Issuance fees for the first year	150 EGP	150 EGP	200 EGP	150 EGP	200 EGP	200 EGP included I-SCORE fees		250 EGP included I-SCORE fees		400 EGP included I-SCORE fees	300 EGP included I-SCORE fees	1000 EGP	1500 EGP	150 EGP (ASATHA) 100 EGP (EL ARABY)
Renewal fees	75 EGP	75 EGP	100 EGP		100 EGP	100 EGP		150 EGP	150 EGP	300 EGP	200 EGP	1000 EGP	1500 EGP	75 EGP(ASATHA) 50 EGP (EL ARABY)
Issuance and renewal of the Supplementary cards	75 EGP	75 EGP	Exempted with a maximum 2 cards and 100 EGP for more than 2 cards			N/A		Free with a maximum of 3 cards and 150 EGP for more than 3 cards		Free with a maximum of 4 cards and 300 EGP for more than 4 cards	Free with a maximum of 4 cards and 100 EGP for more than 4 cards	Free		50 EGP
Reissuance of a replacement for lost/damaged cards	75 EGP											Free	Free	75 EGP

1- Usage Limits inside and abroad :

Card Type	Classic	Islamic Classic	Gold	Gold BM/Egypt Post	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	Platinum BM/Egypt Post	World	World Elite	EL ARABY-ASATHA
Purchases Inside Egypt	Within the credit card limit													
Purchases Abroad	Within the credit card limit													
Cash withdrawal from ATM inside Egypt	Daily limit of 10,000 EGP from BM ATMs, Daily limit of 10,000 EGP from Other banks ATMs	50% from the credit limit with maximum 10,000 EGP per month	Daily limit of 10,000 EGP from BM ATMs, Daily limit of 10,000 EGP from Other banks ATMs	50% from the credit limit with maximum 15,000 EGP per month	Daily limit of 8,000 EGP from BM ATMs, Daily limit of 8,000 EGP from Other banks ATMs	40% from the card limit with maximum 10,000 EGP per month	Daily limit of 10,000 EGP from BM ATMs, Daily limit of 10,000 EGP from Other banks ATMs	50% from the card limit with maximum 50,000 EGP per month	Daily limit of 10,000 EGP from BM ATMs, Daily limit of 10,000 EGP from Other banks ATMs	Daily limit of 15,000 EGP from BM ATMs, Daily limit of 15,000 EGP from Other banks ATMs	Daily limit of 30,000 EGP from BM ATMs, Daily limit of 30,000 EGP from Other banks ATMs	No cash usage		
Cash withdrawal from POS inside Egypt	Within the card limit		Within the card limit		Within the card limit		Within the card limit		Within the card limit	Within the card limit				
Cash withdrawal ATM & POS abroad	Within the credit card limit	2,000 \$ per month	Within the credit card limit	2,000 \$ per month			Within the credit card limit	2,000 \$ per month	Within the credit card limit			N/A		

2- Usage and balance inquiry fees :

Card Type	Classic	Gold	Gold BM/Egypt Post	Business	Corporate	Titanium	- Islamic Classic - Islamic Gold - Titanium Islamic	Platinum	Platinum BM/Egypt Post	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	3% from the transaction value + 50 EGP						5% from the transaction value + 50 EGP	3% from the transaction value + 50 EGP		N/A		
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		N/A		
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)	3% from the transaction value											

3- Interest Rate (Calculated on Monthly statement):

- Classic	- Gold - BM/Egypt Post Gold	- World - Word Elite - Platinum - BM/Egypt Post Platinum - Titanium - Business - Corporate	- Al Araby	- Islamic Classic - Islamic Gold - Islamic Titanium	- Installment card
2.2% per month	2.1% per month	2% per month	10% per year (fixed)	11.39% (fixed)	20.4% per year (Decreasing)

4- Transactions Installment:

Card Type	Installment Type	Installment Period	معدل العائد المدين
- Classic - Gold - Titanium - Platinum - World - World Elite	- Purchase - Cash (500 EGP mini for one trx.)	6 & 12 & 24 & 36 Months	- 20.4% per year (Decreasing) for purchase - 26% per year (Decreasing) for Cash

• The Debit interest 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

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	
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	30 EGP	40 EGP	Exempted	100 EGP	60 EGP	100 EGP	20 EGP	For customers :50 EGP For university student : 10 EGP	40 EGP	FREE	50 EGP	Free		
Renewal fees	N/A	30 EGP annually	40 EGP	30 EGP	75 EGP	60 EGP	100 EGP	20 EGP	NO renewal for the pre_paid cards			Second year issuance fees are Free and a fee of EGP 700 Annually will be deducted starting from the third year	Second year issuance fees are Free and a fee of EGP 1100 Annually will be deducted starting from the third year		
Issuance of the Supplementary cards	N/A	30 EGP	40 EGP	30 EGP	N/A	60 EGP	100 EGP	20 EGP	N/A			Free			
renewal of the Supplementary cards	N/A	30 EGP	40 EGP	30 EGP	N/A	60 EGP	100 EGP	20 EGP	N/A			Second year issuance fees are Free and a fee of EGP 700 Annually will be deducted starting from the third year	Second year issuance fees are Free and a fee of EGP 1100 Annually will be deducted starting from the third year		
Reissuance of a replacement for lost/damaged cards	N/A	30 EGP	40 EGP	20 EGP	50 EGP	60 EGP	100 EGP	10 EGP	35 EGP	20 EGP	20 EGP	30 EGP	30 EGP	30 EGP	

2- Usage Limits inside and abroad :

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							15000 EGP daily with a maximum of 300,000 EGP monthly	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 and maximum 50,000 EGP per month	Within the Account Balance	
Purchases Abroad	18,000 \$ per month	18,000 \$ per month			20,000 \$ per month	25,000 \$ per month	N/A	3,000 \$ per month	3,000 \$ per month	50,000 \$ per month		50,000 \$ per month	
Cash withdrawal from ATM (BM – other Bank) inside Egypt	5 transaction and Daily limit of EGP 10,000	5 transaction and Daily limit of EGP 10,000	5 transaction and Daily limit of EGP 18,000		10 transaction and Daily limit of EGP 25,000	12 Transaction and Daily limit of EGP 35,000	5 times daily with a maximum of 10,000 daily and 100,000 EGP monthly	5 transaction daily with a limit of 10,000 EGP daily and monthly	5 transaction and Daily limit of EGP 10,000 and maximum 50,000 EGP per month	N/A	15 transaction and Daily limit of EGP 50,000	15 transaction and Daily limit of EGP 75,000	
Cash withdrawal from POS (BM – other Bank) inside Egypt	Within the card / Account Balance							According to the card Balance with maximum limit 10,000 daily and monthly	According to the card Balance with maximum limit 50,000 EGP per month		Within the Account Balance		
Cash withdrawal from ATM & POS abroad	5,000 \$ per month	5,000 \$ per month			10,000 \$ per month		N/A	1,000 \$ per month	2,000 \$ per month		20,000\$ per month		

3- Usage and balance inquiry fees

Card Type	Debit , Salary and pre-paid
Cash withdrawal from BM ATM & POS	Free
Cash withdrawal from other banks ATM Inside Egypt	6 EGP per transaction 5 EGP per transaction FOR MEZZA Debit card
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)	3% 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

- Meeza debit card is used only inside EGYPT (Cash withdrawal , Purchasing)
- All terms and conditions are applied