



BUSINESS BANKING

FEES AND CHARGES

EFFECTIVE 1/4/2025

| Service | Commission/Fees | | | |
|--|---|---|---|---|
| Business Banking Accounts | | | | |
| Criteria/Account | Current Account | Super Business | Bedaya Current | Bedaya Business |
| Application Fees | EGP 300 | EGP 200 | Not applied | Not applied |
| Minimum Balance | Small Companies : EGP 20,000 Medium Companies : EGP 50,000 | Not applied | Not applied | Not applied |
| Minimum Balance Fees | EGP 300 | Not applied | Not applied | Not applied |
| Monthly Fees | Not applied | Monthly subscription fee of EGP 200 (waived for the first month) Waived for average balances over EGP 150,000 | EGP 10 | EGP 20 |
| Annual Administrative Fees | EGP 120 Per Quarter | Not applied | Not applied | Not applied |
| Branch Fees | Not applied | Not applied | EGP 100 Per Visit | EGP 100 Per Visit |
| Interest Rate | Not applied | 1% applied for over EGP 1 Million | Not applied | Not applied |
| Debit Card Issuance (ATM) | EGP 300 | Not applied | Not applied | Not applied |
| CIB Business Online Services | EGP 150 monthly | EGP 150 monthly | Not applied | Not applied |
| Online Transaction Fees | Declared Tariff | 50% discount on online transactions | Inside CIB: Free Outside CIB: 50% discount on CIB Swift Fees | Inside CIB: Free Outside CIB: 50% discount on CIB Swift Fees |
| Checkbook Issuance | Declared Tariff | 1 checkbook with 24 leaves for free | Not applied | Declared Tariff |
| Credit Card Issuance fees | EGP 1000 | EGP 1000 | EGP 1000 | EGP 1000 |
| Charges on POS proceeds | 3% | 3% | 3% | 3% |
| Charges on MPOS proceeds | 2.5% | 2.5% | 2.5% | 2.5% |
| Electronic Payment Gateway | 30 USD monthly fees 3% commission on Proceeds | 30 USD monthly fees 3% commission on Proceeds | 30 USD monthly fees & 3% commission on Proceeds | 30 USD monthly fees & 3% commission on Proceeds |
| Monthly fee EGP 150 for POS and EGP 230 for MPOS | | | | |

| Customer Service Transactions | |
|---|---|
| Stop Cheque Payment | EGP 25 per cheque leaf (local currency) USD 5 or its equivalent per cheque leaf (Foreign Currency) |
| Lost check leaf or checkbook | EGP 2 per cheque leaf (maximum EGP 75 or its equivalent) |
| Internal power of attorney issuance | EGP 100 or its equivalent for each power of attorney |
| Balance certificate issuance (for current year) | EGP 75 for each balance certificate |
| Balance certificate issuance (for previous years) | EGP 75 for each balance certificate |
| Extra Bank Statement issuance based on customer request | EGP 20 for each paper (maximum EGP 1000 or its equivalent per account) |
| Companies under formation or capital increase certificate issuance (in case company capital is above EGP 250K) | EGP 700 for each certificate (including auditor's fees) |
| Companies under formation or capital increase certificate issuance (in case company capital is EGP 250K or below) | EGP 250 for each certificate (including auditor's fees) |
| Bank Statement - Quarterly | EGP 400 Annual Fee |
| Bank Statement - Monthly | EGP 1440 Annual Fee |
| Bank Statement - Weekly | EGP 6240 Annual Fee |
| Bank Statement - Daily | EGP 20000 Annual Fee |
| Checkbook Issuance - 48 leaves | EGP 480 or its equivalent in USD |
| Checkbook Issuance - 24 leaves | EGP 240 or its equivalent in USD |
| Checkbook Issuance - 12 leaves | EGP 120 or its equivalent in USD |
| Accrediting signature verification on documents | EGP 25 for each document |

| Other fees | |
|---|---------|
| Small and Medium Loans: Property finding and Abstract Certificate for SME loans through legal department. N.B: These fees are not related to any other legal fees paid directly during process. | EGP 100 |

| Deposit Card for Companies | |
|----------------------------|-------------|
| Deposit card issuance | Not applied |
| Deposit card renewal | Not applied |

| VISA Platinum Credit Card | |
|--|--|
| Issuance fees | EGP 1000 |
| Annual Fees | EGP 1000 |
| Card Replacement Fees | Free |
| Fees applied on purchase and withdrawal | 3.99% |
| Solidarity Scheme | EGP 25 per month |
| Grace Period | 45 days on purchases (only for Small and Medium companies) |
| Over Limit Fees | EGP 150 |
| Late Payment Fees | EGP 150 |
| Fees on cash withdrawal from CIB ATM | 4% with (minimum 40 EGP) |
| Fees on cash withdrawal from other ATMs inside Egypt | 4% with (minimum 40 EGP) |
| Fees on cash withdrawal from ATMs outside Egypt | 10% with (minimum 20 EGP) |
| Markup fees | 5% |
| E-Wallet Loading Fees | 2% from total amount loaded (minimum EGP 5) |
| Statement + SMS Fees | EGP 20 per month |

| VISA Platinum Debit Card | |
|--|-------------|
| Issuance fees | EGP 300 |
| Annual Fees | EGP 300 |
| Card Replacement Fees | Free |
| Fees on cash withdrawal from CIB ATM | Not applied |
| Fees on cash withdrawal from other ATMs inside Egypt | EGP 5 |
| Fees on cash withdrawal from ATMs outside Egypt | Not applied |
| Markup fees | Not applied |

| EPP Program | Tenor | Single transaction/ Cash on phone (Monthly decreasing interest rates) | Buywout (Monthly decreasing interest rates) |
|-----------------------|-------------------------------|--|--|
| Interest Rate | 3-5 months | 3.17% | 2.67% for all Tenors |
| | 6-11 months | 3.08% | |
| | 12-23 months | 2.75% | |
| | 24-36 months | 2.75% | |
| | 37-48 months | 2.75% | |
| | 49-60 months | 2.75% | |
| Early Settlement Fees | 5% on the outstanding balance | | |
| Cancellation Fees | 5% on the outstanding balance | | |

Cancellation / Early settlement fees might vary in some campaigns according to agreement with Merchant and will be highlighted separately in the offer communication