



BUSINESS BANKING FEES AND CHARGES

Service	Commission/Fees		
Business Banking Accounts			
Criteria/Account	Current Account	Super Business	Easy Business
Application Fees	EGP 300	EGP 200	EGP 100
Minimum Balance	EGP 20,000	Zero	Zero
Minimum Balance Fees	EGP 300	Zero	Zero
Monthly Fees	Zero	Monthly subscription fee of EGP 200 (waived for the first month) Waived for average balances over EGP 150,000	Monthly subscription fee of EGP 100 (waived for the first month) Waived for average balances over EGP 50,000
Annual Administrative Fees	EGP 30 Per Quarter		N/A
Branch Fees	Zero	Zero	EGP 100 per day for all branch transactions + announced bank tariff
Interest Rate	-	Applied for over EGP 500,000	-
Debit Card Issuance (ATM)	EGP 100	Free	Free
CIB Business Online Services	EGP 150 monthly	EGP 150 monthly	Free
Online Transaction Fees	Declared Tariff	50% discount on online transactions	50% discount on online transactions
Checkbook Issuance	Declared Tariff	1 checkbook with 24 leaves for free	Declared Tariff
Credit Card Issuance fees	-	Free	-
Charges on POS proceeds	-	3%	-
Charges on MPOS proceeds	-	2.5%	-
Electronic Payment Gateway	-	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	25 EGP per cheque leaf (local currency) USD 5 or its equivalent per cheque leaf (Foreign Currency)
Lost Cheque leaf or cheque book	EGP 2 per cheque leaf (maximum 75 EGP or its equivalent)
Internal power of attorney issuance	EGP 75 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 (for current year)	EGP 7 for each paper (maximum EGP 300 or its equivalent per account)
Extra Bank Statement issuance based on customer request (for previous years)	EGP 15 for each paper (maximum EGP 600 or its equivalent per account)
Companies under formation or capital increase certificate issuance	EGP 500 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 100 for each certificate (including auditor's fees)
Bank Statement - Quarterly	EGP 120 Annual Fee
Bank Statement - Monthly	EGP 360 Annual Fee
Bank Statement - Weekly	EGP 750 Annual Fee
Bank Statement - Daily	EGP 3000 Annual Fee
Cheque Book Issuance - 48 leaves	EGP 240 or its equivalent in USD
Cheque Book Issuance - 24 leaves	EGP 120 or its equivalent in USD
Cheque Book Issuance - 12 leaves	EGP 60 or its equivalent in USD
Accrediting signature verification on documents that are not issued through CIB	EGP 20 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	Free
Deposit card renewal	Free

VISA Platinum Credit Card	
Issuance fees	EGP 250
Renewal fees	EGP 250
Replacement card issuance	EGP 100
Fees applied on purchase and withdrawal	2.19%
Solidarity Scheme	N/A
Grace Period	45 days on purchases (only for Small and Medium companies)
Over Limit Fees	EGP 30
Late Settlement Fees	EGP 50
Fees on cash withdrawal from CIB ATM	2% (Minimum EGP 20)
Fees on cash withdrawal from other ATMs inside Egypt	2% (Minimum EGP 20)
Fees on cash withdrawal from ATMs outside Egypt	4% (Minimum EGP 20)
Markup fees	3.00%

VISA Platinum Debit Card	
Issuance fees	EGP 100
Renewal fees	EGP 50
Replacement card issuance	EGP 50
Fees on cash withdrawal from CIB ATM	Free
Fees on cash withdrawal from other ATMs inside Egypt	2% (Minimum EGP 20)
Fees on cash withdrawal from ATMs outside Egypt	4% (Minimum EGP 20)
Markup fees	3.00%