



# Corporate Loans, Overdraft and Mortgage Fees and Commissions

Corporate Loans, Overdraft Accounts & Mortgage	
Service	Fees
Highest Monthly Debit Balance commission that is calculated on the highest debit balance during the month and collected at the end of each month for each customer (Local banks accounts are exempted from this commission)	0.125 % (For secured loans by time deposits or certificates of deposit commission of 0.1% shall be paid with minimum of EGP 5 or USD 2)
For Public Entities	0.2 %
Commitment fees calculated on unutilized amount of the facility during the availability period for medium and long-term loans (more than one year)	1 % annually on the unused daily balance of loans during the availability period
Arrangement fees for medium or long term loan	1 % on the entire loan amount and is collected once upon granting the loan
Rescheduling Fees	1 % on the entire balance of the loan subject to rescheduling (collected once)
Early settlement fees for medium or long term loan	2 % on the paid loan amount
Commission for managing medium and long term syndicated loans (Other than regular fees )	According to fees set by credit approvals in loan agreement with the other participant banks involved in the loan
Preparing syndicated loan contract through the legal sector	0.1 % of the loan amount (minimum of EGP 100,000 and maximum of EGP 200,000)
Power of attorney preparation for the purpose of mortgage or sale with all the fulfillment documents required for mortgage by the legal affairs of the bank (upon completion of the mortgage procedures commission is collected)	0.1 % of the loan amount up to a maximum of EGP 1,000
Mortgage registration is done by the legal affairs of the bank	0.1 % of the loan amount (maximum of EGP 20,000)
Conduct a commercial mortgage by the legal affairs of the bank	0.1 % of the loan amount (maximum of EGP 20,000)
Conduct a real estate mortgage by the legal affairs of the bank	0.1 % of the loan amount (maximum of EGP 50,000)
Conduct transferred of commercial mortgage the legal affairs of the bank	0.1 % of the loan amount (maximum of EGP 7,500)
Renewal or cancellation of Real estate mortgage	EGP 5,000
Renewal or cancellation of commercial mortgage	EGP 5,000

Escrow Account Commissions are applied according to the contract value as follows	
From EGP 10 million to EGP 100 million	0.1 % (Minimum of EGP 50,000 and a maximum of EGP 100,000) + annual fees EGP 25,000
From EGP 100 million to EGP 200 million	0.1 % (Minimum of EGP 100,000 and a maximum of EGP 200,000) + annual fees EGP 50,000
From EGP 200 million to EGP 500 million	0.8 % (Minimum of EGP 200,000 and a maximum of EGP 400,000) + annual fees EGP 75,000
Above EGP 500 million	0.12 % (Minimum of EGP 400,000 and a maximum of EGP 600,000) + annual fees EGP 100,000

\*5% Increase on minimum and maximum limits for non-credit customers

In case of customers not adhering to the requirements of credit approvals for medium-term loans, the following commissions to be applied	
Failure of the customer to provide the guarantees stipulated on credit approval terms that the customer has already committed to submit	A maximum of 1% on the outstanding balance of the loan, notifying the customer the need to provide the guarantees within one week. By providing guarantees or repaying the loan balance
Failure by customers to comply with the financial terms and ratios provided approved by the credit approval previously committed by the customer side	0.5 % maximum on the utilized balance of the loan with written notification to the customer and asking him to rectify the situation within one week.Conditions or repayment of the loan balance unless otherwise provided by credit approval
For conditions that have been violated and can not be fixed (such as the customer's failure to obtain the approval of our bank before borrowing from another bank or making capital expansions)	the commission is collected once and in the case of a repeat of the same violation the commission to be collected again
Commission for managing foreign currency loans	Collected for defaulted customers to repay their debts in foreign currency due to insufficient sources of foreign currency to repay, those debts will be settled or rescheduled in local currency while the foreign currency will be allocated by the bank and commission 10 % from the outstanding will be paid in local currency

Warehouse	
Commission for observing closed or open warehouses -up to 3 warehouses -more than 3 warehouses	EGP 150 per month for each warehouse EGP 125 per month for each warehouse
Withdrawal or sale	0.5 % on the value of the goods stored as guarantee / security charge
Mortgaged goods which exceeded the storage period	0.2 % per month for the first year and increased by 0.1.% per month for each subsequent year