



Loans and Overdrafts fees and charges

Service	Fees / Charges				
Personal Loans					
Partial/Full early settlement fees	7% from the total paid amount				
Early Settlement Fees in case of loan settled through Buy-out	10% from the total paid amount				
Assessment Fees	EGP 200 (Paid once)				
Loan Service Fees (Monthly)	For Prime Segment: EGP 75 For Plus Segment: EGP 120 For Wealth Segment: EGP 200 For Private Segment: EGP 200				
Administration Fees on the total Loan Amount up to 8 years	Segment/Product	Prime	Plus	Wealth	Private
	Secured	2.00%	1.75%	1.50%	1.25%
	Unsecured	2.00%	2.00%	1.75%	1.50%
Administration Fees above 8 until 12 years' loan tenors	2.50% from total loan amount				
Administration Fees above 12 years' loan tenors	3.00% from total loan amount				
Unsecured Personal Loans via Apply Online	1% up to 8 years loan tenor				
End Use Loans (Car Finance/Educational Loans/Solar Loan/Club Membership Loan and Travel Loan)	1% up to 8 years loan tenor				
Clearance Letter	EGP 200				
Liability Letter Issuance Fees	EGP 50				
Rescheduling Fees	2% on the remaining balance				
Late Payment Fees	5% is added to applied interest rate and is applied to the overdue amount				
Government Stamp Duty (Paid Quarterly)	0.05% on outstanding Balance				
Life insurance	Obligatory for unsecured loans				
Overdraft					
Stamp duty fee (Paid quarterly)	0.05% on highest closing debit balance in the quarter				
Highest monthly debit balance for overdraft (Paid Monthly)	0.1% of Highest closing debit balance in the month for: 1.Secured overdraft against Certificate of deposits except for Cumulative certificate of deposits 2.Secured overdraft against T bills 3.Secured overdraft against Time deposits				
	0.05% of Highest closing debit balance in the month for: 1.Secured overdraft against saving account (For individual clients only) 2.Secured overdraft against current account (For Business Banking clients only)				
	0.04% of the highest closing debit balance in the month for Secured overdraft against cumulative certificate of deposits				
	0.15% of highest closing debit balance in the month for Revolving unsecured Overdraft				
Auto Loan					
Car Lisence Renewal Letter	EGP 500				
Car Lisence Release Ban on Sale Letter	EGP 500				