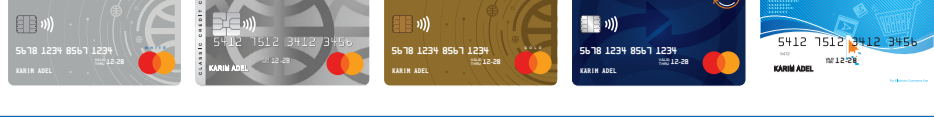




# CREDIT CARDS FEES AND CHARGES

EFFECTIVE 1/4/2025



Card Type	White	Classic	Gold	Cash Back	E-Commerce
Issuance and Renewal Fees	EGP 500	EGP 250	EGP 300	EGP 350	EGP 500
Replacement Fees	Free	Free	Free	Free	Free
Supplementary Fees	EGP 25	Free	Free	Free	N/A
Interest Rate	3.99%	3.99%	3.99%	3.99%	3.99%
Life Insurance Heya Cards	N/A	N/A	N/A	N/A	N/A
Credit Shield Subscription	0.9% monthly on the outstanding balance available with a minimum EGP 15				
Insurance on Outstanding Balance (Solidarity Fees)	EGP 25	EGP 25	EGP 25	EGP 25	EGP 25
Grace Period	55 days on purchases only	55 days on purchases only	55 days on purchases only	55 days on purchases only	55 days on purchases only
Over-limit Fees	EGP 150	EGP 150	EGP 150	EGP 150	EGP 150
Late Payment Fees	EGP 150	EGP 150	EGP 150	EGP 150	EGP 150
Cash Withdrawal Fees from Domestic ATMs or POSs	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40	5% min. EGP 50	N/A
Deposit Fees Via POSs	Free	Free	Free	Free	N/A
Cash Withdrawal Fees from International ATMs	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20	N/A
Foreign Exchange Mark up Fees	5%	5%	5%	5%	5%
E-Wallet Loading Fees <sup>*</sup>	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5
Statement & SMS Fees	EGP 20 per month	EGP 20 per month	EGP 10 per month	EGP 20 per month	EGP 20 per month
Daily Cash Withdrawal Limit <sup>**</sup>	EGP 4,000	EGP 12,000	EGP 30,000	EGP 30,000	N/A
Weekly Cash Withdrawal Limit	EGP 10,000	EGP 20,000	EGP 60,000	EGP 120,000	N/A



Card Type	Titanium	Heya Cards	Platinum	World	World Elite
Issuance and Renewal Fees	EGP 450	EGP 450	EGP 700 ***	EGP 3,500 ****	EGP 8,000 *****
Replacement Fees	Free	Free	Free	Free	Free
Supplementary Fees	Free	Free	Free	Free	Free
Interest Rate	3.99%	3.99%	3.99%	3.99%	3.99%
Life Insurance Heya Cards	N/A	EGP 5	N/A	N/A	N/A
Credit Shield Subscription	0.9% monthly on the outstanding balance available min. EGP 15				
Insurance on Outstanding Balance	EGP 25	EGP 25	EGP 25	EGP 25	EGP 25
Grace Period	55 days on purchases only	55 days on purchases only	55 days on purchases only	45 days on purchases only	55 days on purchases only
Over-Limit Fees	EGP 150	EGP 150	EGP 150	EGP 150	N/A
Late Payment Fees	EGP 150	EGP 150	EGP 150	EGP 150	EGP 150
Cash Withdrawal Fees from Domestic ATMs or POSs	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40
Deposit Fees Via POSs	Free	Free	Free	Free	Free
Cash Withdrawal Fees from International ATMs	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20
Foreign Exchange Mark up Fees	5%	5%	5%	5%	5%
E-Wallet Loading Fees <sup>*</sup>	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5
Statement & SMS Fees	EGP 20 per month	EGP 20 per month	EGP 20 per month	EGP 20 per month	EGP 20 per month
Daily Cash Withdrawal Limit <sup>**</sup>	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000
Weekly Cash Withdrawal Limit	EGP 120,000	EGP 120,000	EGP 210,000	EGP 210,000	EGP 210,000



Card Type	Mileseverywhere Standard	Mileseverywhere Titanium	Mileseverywhere Platinum	CIB noon
Issuance and Renewal Fees	EGP 400	EGP 1,500	EGP 2,500	EGP 550
Replacement Fees	Free	Free	Free	Free
Supplementary Fees	Free	Free	Free	Free
Interest Rate	3.99%	3.99%	3.99%	3.99%
Life Insurance Heya Cards	N/A	N/A	N/A	N/A
Credit Shield Subscription	0.9% monthly on the outstanding balance available min. EGP 15			
Insurance on Outstanding Balance	EGP 25	EGP 25	EGP 25	EGP 25
Grace Period	55 days on purchases only	55 days on purchases only	55 days on purchases only	55 days on purchases only
Over-Limit Fees	EGP 150	EGP 150	EGP 150	EGP 150
Late Payment Fees	EGP 150	EGP 150	EGP 150	EGP 150
Cash Withdrawal Fees from Domestic ATMs or POSs	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40	4% min. EGP 40
Deposit fees via POSs	Free	Free	Free	Free
Cash Withdrawal Fees from International ATMs	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20	10% min. EGP 20
Foreign Exchange Mark up Fees	5%	5%	5%	5%
E-Wallet Loading Fees <sup>*</sup>	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5	2% from total loaded amount min. EGP 5
Statement & SMS Fees	EGP 20 per month	EGP 20 per month	EGP 20 per month	EGP 20 per month
Daily Cash Withdrawal Limit <sup>**</sup>	EGP 12,000	EGP 30,000	EGP 30,000	EGP 30,000
Weekly Cash Withdrawal Limit	EGP 20,000	EGP 120,000	EGP 210,000	EGP 210,000



Card Type	Swype 12	Swype 36	Swype 60
Issuance and Renewal Fees	Free Across all Card Types		
Replacement Fees	Free Across all Card Types		
Supplementary Card Fees	Free Across all Card Types		
Interest Rate (Installment Payment Plan) - Swype Only	2.67% Across all		
Admin Fees on Installed Transaction- One time	2% of the installed transaction value		
Cancellation Fees for Installed Transactions	5 % of the total outstanding transaction value		
Interest Rate (Non-Installment Transactions )	3.99% Across All		
Credit Shield Subscription	0.9% monthly on the outstanding balance available with min. EGP 15		
Insurance on outstanding Balance	Free Across all card types		
Grace Period	40 Days on Purchase Only		
Over Limit Fees	EGP 150		
Late Payments Fees	EGP 150		
Cash withdrawal Fees from Domestic ATMs or POSs	Free Across all card types		
Deposit Fees Via POSs	Free Across all card types		
Cash Withdrawal Fees from International ATMs	10 % with Minimum of EGP 20		
Foreign Exchange Mark-up Fee	5 % Across all		
E-Wallet Loading Fees <sup>*</sup>	2% from total loaded amount with min. EGP 5		
Statement & SMS Fees	Free Across all card types		
Daily Cash Withdrawal Limit (within Egypt)	EGP 30,000		
Weekly Cash Withdrawal Limit (within Egypt)	EGP 210,000		

EPP Program	Tenor	Single transaction/ Cash on phone (Monthly decreasing interest rates)	Buyout (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.

\* Examples of E-Wallets: Fawry, Telda, Klivvr, ...etc

\*\* Applies only on cash withdrawal transactions within Egypt

\*\*\* Issuance fees for Plus, Wealth & Private customer is EGP 600

\*\*\*\* Issuance fees for Wealth & Private customers is EGP 2,500

\*\*\*\*\* Issuance fees for Private Customers is EGP 6,000

- Wealth and Private can get Free Issuance fees for World Card subject to spend EGP 100K within two months from issuance date.

- Private customers can get free Issuance fees for World Elite card subject to spend EGP 250K within two months from issuance date.

### Important Note:

In case of purchases in foreign currency, the transaction's value is deducted according to the foreign exchange rate on the transaction's settlement date, which is determined by the merchant or the acquirer bank, and not the execution date. Therefore, please ensure that there is sufficient balance in account or card on the transaction's settlement date.

