CREDIT CARDS FEES AND CHARGES

EFFECTIVE 1/1/2024

Card Type	White	Classic	Gold	Cash Back	E-Commerce
Issuance and Renewal Fees	EGP 500	EGP 250	EGP 250	EGP 350	EGP 500
Replacement Fees	EGP 100	EGP 100	EGP 100	EGP 150	EGP 100
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	0.8% monthly on the outstanding balance available with a minimum EGP 8				
Insurance on Outstanding Balance	EGP 20	EGP 20	EGP 20	EGP 20	EGP 20
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	10%	10%	10%	10%	10%
Wallet Loading Fees	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**	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 350	EGP 350	EGP 600 ***	EGP 3,000 ****	EGP 8,000 *****
Replacement Fees	EGP 200	EGP 200	EGP 200	EGP 600	EGP 1,000
Supplementary Fees	Free	Free	Free	Free	N/A
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	0.8% monthly on the outstanding balance available min. EGP 8				
Insurance on Outstanding Balance	EGP 20	EGP 20	EGP 20	EGP 20	EGP 20
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	10%	10%	10%	10%	6%
Wallet Loading Fees	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**	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 700	EGP 900	EGP 400
Replacement Fees	EGP 100	EGP 200	EGP 300	EGP 200
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	0.8% monthly on the outstanding balance available min. EGP 8			
Insurance on Outstanding Balance	EGP 20	EGP 20	EGP 20	EGP 20
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	10%	10%	10%	10%
Wallet Loading Fees	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**	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

EPP Program	Tenor	Single transaction/ Cash on phone (Monthly decreasing interest rates)	Buyout (Monthly decreasing interest rates)
Interest Rate	3-5 months	3.00%	2.50% for all Tenors
	6-11 months	2.83%	
	12-23 months	2.67%	
	24-36 months	2.50%	
	37-48 months	2.50%	
	49-60 months	2.50%	
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

**Applies only on cash withdrawal transactions within Egypt
*** Issuance fees for Plus, Wealth & Private customer is EGP 500
**** Issuance fees for Wealth & Private Customers is EGP 2,000
***** 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.
- The foreign currency usage maximum limit within 30 days is the monthly international purchase limit set in the above table.
- Please note that 30-day count will start with the first transaction in foreign currency on rolling basis.

Example:

If the monthly international purchase limit of the credit card is EGP 40,000 and you use the equivalent of EGP 20,000 in foreign currency on the first day of the month, EGP 15,000 on the 15th day, and the equivalent of EGP 5,000 in foreign currency on the 20th day, then you will start the following month with a usage limit equivalent to EGP 20,000 in foreign currency, increasing to EGP 35,000 on the 15th day and EGP 40,000 on the 20th day.

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 data.

18th of April, 2024