











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				
Fixed Card Insurance Fees (Solidarity Fees)******	EGP 25 monthly for both secured & unsecured				
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	3%	3%	3%	3%	3%
E-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 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				
Fixed Card Insurance Fees (Solidarity Fees)*****	EGP 25 monthly for both secured & unsecured				
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	3%	3%	3%	3%	3%
E-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

Card Type

Issuance and Renewal Fees

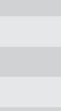






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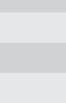
Issuance and Renewal Fees	EGP 400	EGP 1.500	EGP 2.500	EGP 550	
Replacement Fees	Free	Free	Free	Free	
Supplementary Fees	Free	Free	Free	Free	
Interest Rate	3.99%	3.99%	3.99%	3.99%	
Life Insurance Heya Cards	N/A	N/A	N/A	N/A	
Credit Shield Subscription	0.9% monthly on the outstanding balance available min. EGP 15				
Fixed Card Insurance Fees (Solidarity Fees)*****	EGP 25 monthly for both secured & unsecured				
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	3%	3%	3%	3%	
E-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	
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Swype 12



Swype 36



Swype 60

EPP Program Tenor	ingle transaction/ Cash on phone Buyout		
Weekly Cash Withdrawal Limit (within Egypt)	EGP 210,000		
Daily Cash Withdrawal Limit (within Egypt)	EGP 30,000		
Statement & SMS Fees	Free Across all card types		
E-Wallet Loading Fees	2% from total loaded amount with min. EGP 5		
Foreign Exchange Mark-up Fee	3 % Across all		
Cash Withdrawal Fees from International ATMs	10 % with Minimum of EGP 20		
Deposit Fees Via POSs	Free Across all card types		
Cash withdrawal Fees from Domestic ATMs or POSs	Free Across all card types		
Late Payments Fees	EGP 150		
Over Limit Fees	EGP 150		
Grace Period	40 Days on Purchase Only		
Fixed Card Insurance Fees (Solidarity Fees)*****	Free across all Swype card types.		
Credit Shield Subscription	0.9% monthly on the outstanding balance available with min. EGP 15		
Interest Rate (Non-Installment Transactions)	3.99% Across All		
Cancellation Fees for Installed Transactions	5 % of the total outstanding transaction value		
Admin Fees on Installed Transaction- One time	2% of the installed transaction value		
Interest Rate (Installment Payment Plan) - Swype C	Only 2.67% Across all		
Supplementary Card Fees	Free Across all Card Types		
Replacement Fees	Free Across all Card Types		

EPP Program	Tenor	Single transaction/ Cash on phone (Monthly decreasing interest rates)	Buyout (Monthly decreasing interest rate	
Interest Rate	3-5 months	3.17%		
	6-11 months	3.08%		
	12-23 months	2.75%	2.67% for all Tenors	
	24-36 months	2.75%	2.07 % IOI AII TEHOIS	
	37-48 months	2.75%		
	49-60 months	2.75%		
Early Settlement Fees	5% on the outstanding balance			

5% on the outstanding balance

Cancellation / Early settlement fees might vary in some campaigns according to agreement with Merchant and will be highlighted

- * Examples of E-Wallets: Fawry, Telda, Klivvr, ...etc $\ddot{}$ 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
- ""The insurance fee is a monthly fee across all credit cards types (except Swype Cards), providing insurance coverage on the Credit Card's outstanding balances.

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



Cancellation Fees

separately in the offer communication.

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