

Loans					
Service	Fees / Charges				
Personal Loans					
Partial/Full early settlement fees	7% of total paid amount				
Early Settlement fees in case of loan settled through Buy-out	10% of total paid amount				
Assessment fees	EGP 200 (paid once)				
Loan Service Fees	For Prime : EGP 75 (monthly) For Plus : EGP 120 (monthly) For Wealth : EGP 200 (monthly) For Private : EGP 200 (monthly)				
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 50				
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				
Auto Loans					
Car License Renewal Letter	EGP 150				
Car License Release Ban on sale Letter	EGP 150				
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 savings 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				