



MORTGAGE LOAN FEES AND CHARGES

Service Type	Commission/Fees
Financing Housing Units	
Application fee	EGP300
Legal investigation	EGP500
Site investigation	EGP50 for self-employed and professionals
Appraisal fee	EGP800 for the flat (paid to the appraiser) + transportation if the appraised property is outside of Cairo
	EGP1,600 for the villa (paid to the appraiser) + transportation if the appraised property is outside of Cairo
Appraisal administrative fee	EGP200 for flat and EGP400 for villa (paid to the bank)
Administrative fee	1.5% of the loan amount (maximum of EGP50,000 for salaried customers)
Early settlement fee	5% of the paid amount
Life insurance premium (paid monthly)	0.372% as a part of the interest rate
Property insurance	0.2% X Loan Amount X Loan Tenor
Property insurance administrative fee (single premium)	0.1% X Loan Amount X Loan Tenor
Registration fees and expenses	Calculated on a case-by-case basis by the third party registration company
Late penalty	5% over the current interest rate
Loan reschedule fees	2%

Secured Mortgage Loans	Commission/Fees
Application fee	EGP300
Appraisal fee	EGP800 for the flat (paid to the appraiser) + transportation if the appraised property is outside Cairo EGP1,600 for the villa (paid to the appraiser) + transportation if the appraised property is outside Cairo
Appraisal administrative fee	EGP200 for a flat and EGP 400 for a villa
Administrative fee	1.5% of the loan amount (maximum of EGP50,000 for salaried customers)
Early settlement fee	5% of the paid amount
Late Penalty	5% over the current interest rate