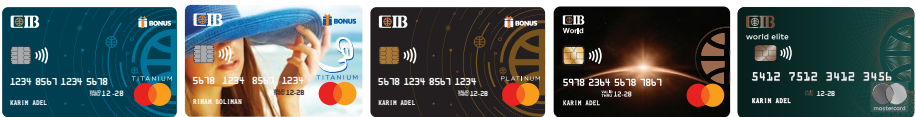




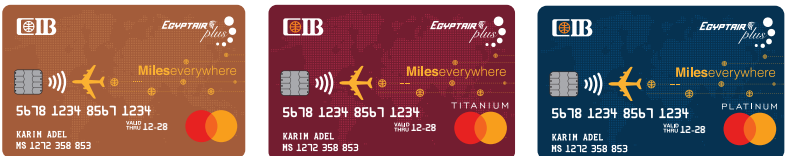
Credit Cards Fees & Charges



	White	Classic	Gold	Cash Back	E-Com
Issuance & Renewal Fees	EGP45	EGP 75	EGP 95	EGP 150	EGP 50
Replacement Fees	EGP 25	EGP 50	EGP 50	EGP 75	EGP 25
Supplementary Fees	EGP 25	Free	Free	Free	N/A
Interest Rate	2.99%	2.99%	2.99%	2.99%	2.99%
Life Insurance for Heya Cards	N/A	N/A	N/A	N/A	N/A
Credit Shield for Subscription	0.5% Monthly on the outstanding balance available by minimum EGP 2				
Insurance on Outstanding Balance	EGP 10	EGP 10	EGP 10	EGP 10	EGP 10
Grace Period	55 days on purchase only	55 days on purchase only	55 days on purchase only	55 days on purchase only	55 days on purchase only
Over-limit Fees	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
Late Payment Fees	EGP 75	EGP 75	EGP 75	EGP 75	EGP 75
Cash Withdrawal Fees from Domestic ATMs*	Free	Free	Free	Free	N/A
Cash Withdrawal Fees from International ATMs	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"	N/A
Foreign Exchange Mark-up Fees	3%	3%	3%	3%	3%
Daily Cash Withdrawal Limit**	EGP 4,000	EGP 6,000	EGP 20,000	EGP 20,000	N/A
Weekly Cash Withdrawal Limit	EGP 7,000	EGP 12,000	EGP 45,000	EGP 60,000	N/A



	Titanium	Heya Cards	Platinum	World	World Elite
Issuance & Renewal Fees	EGP 195	EGP 200	EGP 445	EGP 1,500	EGP 4,000
Replacement Fees	EGP 75	EGP 75	EGP 100	EGP 300	EGP 500
Supplementary Fees	Free	Free	Free	Free	Free
Interest Rate	2.69%	2.69%	2.59%	2.49%	2.49%
Life Insurance for Heya Cards	N/A	EGP 5	N/A	N/A	N/A
Credit Shield for Subscription	0.5% Monthly on the outstanding balance available by minimum EGP 2				
Insurance on Outstanding Balance	EGP 10	EGP 10	EGP 10	EGP 10	EGP 10
Grace Period	55 days on purchase only	55 days on purchase only	55 days on purchase only	45 days on purchase only	55 days on purchase only
Over-limit Fees	EGP 50	EGP 50	EGP 50	EGP 0	0
Late Payment Fees	EGP 75	EGP 75	EGP 75	EGP 75	EGP 75
Cash Withdrawal Fees from Domestic ATMs*	Free	Free	Free	Free	Free
Cash Withdrawal Fees from International ATMs	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"
Foreign Exchange Mark-up Fees	3%	3%	3%	2.75%	0%
Daily Cash Withdrawal Limit**	EGP 20,000	EGP 20,000	EGP 20,000	EGP 20,000	EGP 20,000
Weekly Cash Withdrawal Limit	EGP 80,000	EGP 80,000	EGP 140,000	EGP 140,000	EGP 140,000



	Mileseverywhere Standard	Mileseverywhere Titanium	Mileseverywhere Platinum
Issuance & Renewal Fees	EGP 200	EGP 400	EGP 600
Replacement Fees	EGP 50	EGP 100	EGP 150
Supplementary Fees	Free	Free	Free
Interest Rate	3.19%	2.89%	2.79%
Life Insurance for Heya Cards	N/A	N/A	N/A
Credit Shield for Subscription	0.5% Monthly on the outstanding balance available by minimum EGP 2		
Insurance on Outstanding Balance	EGP 10	EGP 10	EGP 10
Grace Period	55 days on purchase only	55 days on purchase only	55 days on purchase only
Over-limit Fees	EGP 50	EGP 50	EGP 50
Late Payment Fees	EGP 75	EGP 75	EGP 75
Cash Withdrawal Fees from Domestic ATMs*	Free	Free	Free
Cash Withdrawal Fees from International ATMs	"4% min. EGP 20"	"4% min. EGP 20"	"4% min. EGP 20"
Foreign Exchange Mark-up Fees	3%	3%	3%
Daily Cash Withdrawal Limit**	EGP 20,000	EGP 20,000	EGP 20,000
Weekly Cash Withdrawal Limit	EGP 80,000	EGP 140,000	EGP 140,000

EPP Program	Tenor	Standard Program	Balance Transfer & Retention
Interest Rate	6-11 months	25.50%	19.50%
	12-23 months	21.50%	
	24-36 months	19.50%	
Early Settlement Fees		5% on the outstanding balance	
Cancellation Fees		5% on the outstanding balance	

*No fees up until 31/12/2021
**Applies only on cash withdrawal transactions within Egypt

