



# Crédit Agricole Egypt Summary Individual Tariff

February 2020

Accounts Opening Fees	
Individual Account	EGP 50 or equivalent per account
Maintenance Fees / Service Charges	
Account Maintenance Fees	EGP 35 or equivalent / quarter per account
Services included	
Phone Plus / IVR service 19191	Free
Consumer Online Banking	Free
Cash Deposit With Same Value Date	0.2% (min EGP 25, max EGP 300) 0.3% (min USD 15, max USD 100) or Eqv in FCY
Cash withdrawal on the counter up to EGP 10,000	EGP 20
Internal Transfer Local (Own / other) performed over the counter below EGP 100,000.00	EGP 20
Printed Statement	EGP 15 or Eqv.
Products	
Saving	
Minimum Balance (to open account)	EGP 3,000 / FCY 500
Minimum Balance (to pay interest)	EGP 5,000 / FCY 500
Saving Tiered Interest-Local Currency	
Minimum Balance (to open account)	EGP 3,000
Minimum Balance (to pay interest)	Based on Tiered Interest
My First Account	
Annual fees	EGP 50
Current	
Minimum Balance (to open account)	EGP 3,000 / USD 1,000
Monthly charges if account falls below minimum balance	EGP 20 or equivalent
Check Plus	
Minimum Balance (to open account)	EGP 2,500 / USD 1,000
Minimum Balance (to pay interest)	EGP 10,000 / USD 3,000
Monthly charges if account falls below minimum balance	EGP 20 or equivalent
Call	
Minimum Balance (to open account)	EGP 100,000 / USD 30,000
Minimum Balance (to pay interest)	EGP 100,000 / USD 30,000
Monthly charges if account falls below minimum balance	EGP 20 or equivalent
Debiting Call account without notice (2 days for local currency & 5 days for other currencies)	same day value 0.2% (min EGP 50, max EGP 500) 0.3% (min USD 20, max USD 120)
Quattro Daily Account	
Monthly Fees	EGP 20 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	EGP 5,000
Minimum Balance (to pay interest)	EGP 10,000
Quattro Primary Account (Current & Saving)	
Account Opening Fees	EGP 100
Quarterly Fees	EGP 55 Quarterly (covering maintenance charges + Other benefit)
Quattro Saving Account	
Minimum Balance (to open account)	EGP 3,000
Minimum Balance (to pay interest)	EGP 5,000
Quattro Current Account	
Minimum Balance (to open account)	EGP 2,500
Monthly charges if account falls below minimum	EGP 20
Privilege Account	
Monthly Fees	EGP 75 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	Nil
Payroll Account	
Maintenance Fees / Service Charges	EGP 15 or equivalent / quarter per account
Minimum Balance (to open account)	Nil
Minimum Balance (to pay interest)	Nil
Monthly charges if account falls below minimum balance	waived
Time Deposit	
Minimum opening balance	EGP 1,000 / USD 1,000
Debit Card	
VISA Classic Debit Card	
Issuance Fees / Renewal Fees	EGP 60 Primary / EGP 40 Supplementary
Card Replacement Fees	EGP 100 (Primary & Supplementary)
VISA Gold Debit Card	
Issuance Fees / Renewal Fees	EGP 60 Primary / EGP 50 Supplementary
Card Replacement Fees	EGP 100 (Primary & Supplementary)
Platinum Fidele & Platinum Private Banking Debit Cards	
Issuance/ Renewal fees- Primary	Free
Issuance/ Renewal fees- Supplementary	EGP 50
Card Replacement Fees (Primary & Supplementary)	EGP 100
Other Debit Card Fees	
Debit Card International Cash withdrawal transaction	4% min EGP 40 or Eqv
Cash Withdrawal / Inquiry using Non CAE ATMs	Withdrawal EGP 6 per transaction/ Inquiry EGP 3 per transaction
E-Payroll Card	
Debit Card International Cash withdrawal transaction	4% min EGP 40 or Eqv
Prepaid Issuance fees	EGP 20
Card Renewal fees	EGP 20 with each renewed plastic delivery (every 5 years)
Card Replacement fees	EGP 5
CAE ATM Withdrawal/Inquiry fees	Free
Non - CAE withdrawal fees	EGP 2 per transaction (Starting the 1 <sup>st</sup> transaction)
Non - CAE ATM inquiry fees	Free
Prepaid Card	
Prepaid Issuance Fees	EGP 100 (2 years validity)
Prepaid cash withdrawal fees for Non CAE ATMs Only	EGP 10
Prepaid Inquiry fees / cash withdrawal fees - on CAE ATMs	Free
Prepaid Card Statement Request	EGP 5
Prepaid Card Inquiry Fees on Non CAE ATMs	Free
Other Cards Fees	
Cash Withdrawal / Inquiry using CAE ATMs	Free
Invalid Dispute Fees on CAE-ATM	EGP 25
Invalid Dispute Fees other ATMs /sales voucher	EGP 125
Fawry Bill Payment "Card" - «Card less»	Based on the biller deal
FX Mark-Up Fees	3%
Forex Fees	EGP 5
Credit Card	
Classic	
Annual Fees Classic (Primary)	EGP 150
Annual Fees Classic (Supplementary)	EGP 50
Card Replacement	EGP 75
Late Payment fees	EGP 80
Card Replacement (Supplementary)	EGP 75
Gold	
Issuance /Annual Fees (Primary)	EGP 200
Issuance / Annual Fees (Supplementary)	EGP 100
Card Replacement (Primary)	EGP 100
Late Payment fees	EGP 80
Card Replacement (Supplementary)	EGP 75
Gold A "credit limit EGP 3,000- EGP 10,000": Issuance / Annual Fees (Primary)	EGP 150
Gold A "credit limit EGP 3,000- EGP 10,000": Issuance / Annual Fees (Supplementary)	EGP 50
Gold B "credit limit EGP 10,001- EGP 29,999": Issuance / Annual fees (Primary)	EGP 200
Gold B "credit limit EGP 10,001- EGP 29,999": Issuance / Annual fees (Supplementary)	EGP 100
Platinum	
Issuance / Annual Fees (Primary)	EGP 400
Issuance / Annual Fees (Supplementary)	EGP 200
Late Payment fees	EGP 100
Card Replacement (Primary) or (Supplementary)	EGP 100
Infinite	
Issuance / Annual Fees (Primary)	EGP 1200
Issuance / Annual Fees (Supplementary)	EGP 500
Privilege Package	Free
Issuance / Annual Fees (Supplementary)	EGP 500
Late Payment fees	EGP 100
Card Replacement (Primary) or (Supplementary)	EGP 100
Other Credit Cards Fees	
Cash Withdrawal Fee	3% (min EGP 40) or Eqv

Over Credit Limit Fee	EGP 60
Interest Free Credit Period	up to 56 days
Credit Shield fees (Optional)	0.08%
Minimum Payment Due	5% (with min EGP 50)
Duplicate Credit Card Statement	EGP 10
Cash pick-up fees for card payment	EGP 10 per transaction
Invalid Dispute Fees on CAE-ATM	EGP 25
Invalid Dispute Fees Sales other ATMs/ Voucher	EGP 125
Card limit increase	EGP 25
Credit cards Stamp duty fee for HDB	0.05% per quarter
Card temp limit increase	EGP 15
Credit Card Payment over the counter Up to EGP 10,000	EGP 20
Printed Statement	EGP 15
Credit Cards Inquiry Transaction on Non CAE ATMs	EGP 5
Credit Cards Inquiry Transaction fees on CAE ATMs	Free
FX Mark-Up Fees	3%

LOANS	
Car Loans	
Administrative Fees	2.5 % (min EGP 300)
HDB commission	0.12 % / month
Late Payment Fees	5% over the interest rate for the overdue amount
Early Settlement Fees	5% on the outstanding balance
Partial Settlement Fees	5% on the partial paid amount
Early settlement fees in case of loan settled through Buy – Out	10% plus EGP 500 Check Processing fees
Re-scheduling Fees	0.5 % (with min of EGP 100, max EGP 500)
Changing recommendation letter	EGP 50
Car license recommendation letter	Free
Car License renewal	EGP 75
Car License Release Letter	EGP 100
Cash Loans	
Administrative Fees	2 % (min EGP 200)
HDB commission	0.12 % / month
Late Payment Fees	5% over the interest rate for the overdue amount
Early Settlement Fees	5% on the outstanding balance
Partial Settlement Fees	5% on the partial paid amount
Early settlement fees in case of loan settled through Buy – Out	10% Plus EGP 500 Check Processing fees
Re-scheduling Fees	0.5 % (with min of EGP 100, max EGP 500)
Credit Life Insurance	Free
Unsecured cash loans Investigation fees	EGP 150
Housing Loans	
Conventional - 1st stage Fees	
Application Fees	LE 250

Appraisal Fees	Unit type	Cairo	Alex & Delta	Sinai & Upper Egypt
Flat below 120 sqm		1000	1500	2000
Flat above 120 sqm		1250	1750	2000
Villa (Duplex, Twon house, Twin house, Sperate villa)		1500	2000	2500

Legal Fees EGP 750 (to cover the issuance of legal Original documents and the hidden fees of Registering the Real Estate Guarantee in F/o CAE ... Etc.)

Conventional - 2nd stage Fees	
Admin Fees	2%
HDB Commission	Waived
Property Insurance premium	0.033% of the construction value as per appraisal value

life Insurance premium Loans below EGP 1 MM Premium 0.19% Loans Above EGP 1 MM: • Medical Checkup will be applied • Premium As application age

Late Payment Fees	5% over the interest rate for the overdue amount
Early Settlement Fees	5% on the principle balance
Partial Settlement Fees	5% on the partial paid amount
Real Estate Tax	2.5% of unit price
Registration Fees	Variable on Cases by Cases bases from EGP 8,000 to 10,000

CBE initiative	
Application Fees	Waived
Appraisal Fees	Waived
Legal Fees	Waived
Admin Fees	Waived
HDB commission	Waived

Late Payment Fees	Up to 2% over the interest rate for the overdue amount as per CBE rules
Partial /Early Settlement Fees	Waived (In condition) Early or partial settlement is after 5 years
Real Estate tax	2.5% of unit price
Registration Fees	Variable on cases by case bases from EGP 8,000 to 10,000

Overdraft	
HDB commission	0.20%
Facility I-score Fee	EGP 30

## OTHER OPERATIONS & SERVICES CHARGES

Mail Facilities	
KIO Facilities	EGP 200 or equivalent in FCY per month
Mail Charges	EGP 5 (normal) , EGP 10 (registered)
Fax Charges	EGP 15 (local) , USD 3 (international)
Courier	
Local	Actual cost (min EGP 30)
Overseas	Actual Cost (min USD 20) or Eqv in FCY

Statement	
On request statement current year (within 12 months)	EGP 20 or Eqv
Statement - previous years (over 12 months) per year	EGP 40 / USD 8 (max EGP 600/ USD 100)
MT940 – Statement Charges – Outward (Per account per month)	EGP 900 or Eqv in FCY
Issuance of Certificate (within 12 months)	EGP 35 /USD7
Issuance of Certificate (over 12 months)	EGP 60 /USD12
Issuance of Interest Certificate (per year)	EGP 60 /USD12
Issuance of disclaimer / clearance certificates	EGP 25
Retrieve copy of bank documents not available online	Min EGP 50 / USD 10 per instrument max (EGP 300 / USD 60)

Standing Instructions	
Standing Instruction (sweep-out) per transaction	EGP 5 / USD 1 or Eqv in FCY
Standing Instruction per transaction	EGP 5 / USD 1 or Eqv in FCY
Standing Instruction (others) per transaction	EGP 50 or Eqv
Pension credits to accounts per transaction	Waived
Payroll credit to account per transaction	EGP 1
Power of Attorney	EGP 50 / USD 6

SMS Alert Services	
SMS Super (Unlimited SMS)	EGP 10 Monthly
SMS Smart (20 Free SMS)	EGP 5 Monthly / Extra EGP 0.25
SMS Slim	Per SMS EGP 0.50

Paper Small Notes Deposit Charges	
Denomination up to Twenty Pounds	0.6 % «Starting from the first bundle»
	10's - 0.1%
	5's - 0.5%
	2's - 1.5%
	1's - 1.5%

Small Denomination charges on deposit in USD & FCY	
	10's - 0.1%
	5's - 0.5%
	2's - 1.5%
	1's - 1.5%

Governmental Payment Services	
Customs Electronic Payments	0.21% (min EGP 30, max EGP 350) in additional to VAT
Tax collection	0.01 % (min EGP 10, max EGP 100) in additional to VAT
Social Insurance Payment	0.21% (min EGP 30, max EGP 350) in additional to VAT
Suez Canal payments (unified invoice)	EGP: 0.21% (min EGP 30, max EGP 350) in additional to VAT USD: 0.0015 (min 10 USD max 25 USD)

Individual government Payment	EGP 30 per transaction
I-Score Self Checking Service	
	EGP 50 for CAE customers
	EGP 100 for Non- CAE customers

Credit Bureau Self Checking (I-Score) Fees	
	EGP 50 for CAE customers
	EGP 100 for Non- CAE customers

CHECKS	
Check Book	
Issuance fees (small checkbook)	12L - EGP 60 or Eqv.
Issuance fees (medium checkbook)	24L - EGP 100 or Eqv.
Issuance fees (big checkbook)	48L - EGP 180 or Eqv.
Stop Payment (Per Request)	EGP 60 or Eqv.
Authenticity of Signature	EGP 5
Check Clearing	

Outward	
Clearing Check Charges	EGP 15
Charge on waiving v/d, proceeds credited to clients same v/d of CBE	0.3% (min EGP 100, max EGP 1000)

Charges on requested check copy as per client request	EGP 10/ USD 5
Return Checks	EGP 30

Inward	
Returned Checks	EGP 50 / USD 10
Local Currency	Free
Charges on requested check copy as per client request	EGP 10/ USD 5

Check Collection	
Outward	
Local Currency	0.3% (min EGP 20, max EGP 500)
Foreign Currency	0.4% (min USD 5, max USD 100)
Returned Checks	EGP 25/ USD 5

Charges on requested check copy as per client request	EGP 10/ USD 5
Charge on waiving v/d, proceeds credited to clients same v/d credited to CAE	0.4% (min USD 20, max USD 200)- 0.3% (min EGP 100 & max EGP 1000)
	Up to USD 2,000 - Charge USD 5 USD 2,001 to USD 10,000 - Charge USD 7 USD 10,001 to USD 20,000 - Charge USD 10 USD 20,001 and above - Charge USD 15

AIB Foreign Clearing House Charges	
Courier charges on abroad checks	USD 30 or equivalent
Inward	
Charges on requested check copy as per client request	EGP 10/ USD 5
Local Currency	0.1% (min EGP 20, max EGP 500)
Foreign Currency	0.2% (min USD 5, max USD 100)
Purchased Checks	
Check purchase Local	0.6% Clearing & 2.5% Collection (with min EGP 30)
Check purchase Foreign	1% (min USD 8)
Bank Draft	
Local Currency	0.2% (min EGP 20, max EGP 300)
Foreign Currency	0.3% (min USD 15, max USD 100)

Bills	
Local Bills, Promissory notes, Post Dated Checks	
Outwards Bills for Collection	0.3% (min EGP 20, max EGP 500)
Inwards Bills for Collection	0.15% (min EGP 20 / USD 4, max EGP 250 / USD 50)
Protest Charges	0.1% (min EGP 10, with no max plus court expense)
Mail Charges T Bills	EGP 15
Withdrawal of bill or check	EGP 50 / USD 3
Returned Items	EGP 50/ USD 3 for Inward - EGP 30/ USD 2 for Outward
Postponement	EGP 50 every postponement
Reports linked with T.bills as per customer request	EGP 5 per paper (min EGP 20, max EGP 100)

TRANSFERS	
Internal Transfer Local or Foreign between CAE accounts including internal transfer over the counter in case the transfer amount is EGP 100,000.00 or above	Free
Outgoing transfer Local Currency	0.2% ( min EGP 25, max EGP 300) + swift charge
Outgoing transfer Foreign Currency (local/international)	0.3% (min USD 5, max USD 100) + swift charge
Outgoing transfer Local Currency by (ACH) - Direct Credit «Through the Branch»	0.2% ( min EGP 15, max EGP 350)
Outgoing transfer local currency by (ACH) Direct/Credit "Through the Digital channels"	0.1% (MIN EGP 10, MAX EGP 250)
Non client beneficiary for collection at any CAE branch	0.3% (min EGP 15, max EGP 100)
SWIFT / ACH Charges	
Local Currency Transfer	EGP 30
Foreign Currency Transfer	USD 25 or Eqv.
International Invalid Inquiry over USD 1000 or equivalent	USD 25 or Eqv.
Repair message or inquiry for international or domestic	USD 5 or Eqv.
FT swift messages	EGP 8
Local Currency Transfer - ACH Direct Credit/Debit	EGP 4
Local Currency Transfer - ACH Direct Credit/Debit "Through the Digital channels"	EGP 4
Retrieving Copy of Credit Advice/Swift Message	EGP 30

SAFE BOXES & KEY INSURANCE	
Small (Annual Fees)	EGP 750 or Eqv.
Medium (Annual Fees)	EGP 1250 or Eqv.
Large (Annual Fees)	EGP 2000 or Eqv.
X-Large (Annual Fees)	EGP 2500 or Eqv.

MUTUAL FUNDS & CUSTODY FEES	
Safekeeping	
Account opening	EGP 20 flat one time
Encoding / Updating data on stock exchange /amalgamation request	EGP 40 (Including stock exchange fees)
Depositing securities to scriptless with MCDR	0.3% at the closing market value of previous day min EGP 50 for each stock type with no max
Buying & selling securities under central custody	0.1% min EGP 5 no max
Quarterly statement of account	Free
Annual holding fees	

Value of Portfolios	Percentage
From 1 EGP to 1 Million Pounds	0.00075
From 1 Million to 20 Million Pounds	0.00040
From 20 Million to 55 Million Pounds	0.00020
More than 55 Million Pounds	0.00015

Balance transfer to other book-keeper	0.1% min EGP 10 (each type of stock)
Balance transfer from other book-keeper	Free
Pledge and/ or releasing pledge	0.075% max EGP 3,000 + EGP

