

QNB Retail Tariffs	
Accounts fees	
Current / Checking Account (Local/ Foreign currency)	
Opening Fees (paid once)	EGP100 or equivalent + applied stamp duty
Opening Fees	Free when applying through Internet banking service
Service Charge (quarterly)	EGP65 or equivalent
Monthly Savings (Local / Foreign currency)	
Opening Fees (paid once)	EGP100 or equivalent + applied stamp duty
Opening Fees	Free when applying through Internet banking service
Service Charge (quarterly)	EGP65 or equivalent
Daily Savings Account (Local currency)	
Opening Fees (paid once)	EGP150 + applied stamp duty
Service Charge (quarterly)	EGP65 or equivalent
Annual Savings Account (Local currency)	
Opening Fees (paid once)	EGP150 + applied stamp duty
Service Charge (quarterly)	EGP65 or equivalent
Account Closure Fees (paid once)	EGP 75
Paper Statement fees	
Monthly	EGP100/Monthly
Quarterly	EGP100/Quarterly
Statement fees (Hold mail)	
Monthly	EGP500/Monthly
Quarterly	EGP750/Quarterly
E-statement via E-mail	
Monthly	EGP10/Monthly
Quarterly	EGP10/Quarterly
E-statement through QNB Internet Banking	
Monthly	EGP7.5/Monthly
Quarterly	EGP7.5/Quarterly
E-statement through QNB Internet Banking - Payroll account	
Monthly	EGP5/Monthly
Quarterly	EGP5/Quarterly

Retail Loans	
Personal Cash Loans	
Administration Fees	*2.5% of loan amount (minimum EGP350 for payroll clients or minimum of EGP 500 for Self-employed and Non QNBAA payroll clients)*
Late Payment Charges / Installment	EGP100 + 5% over applied interest rate
Early Settlement fees for Unsecured loans	10% of redeemed amount
Full Early buy out loans	13% of redeemed amount
secured Loan (Loan against Deposits)	
Administration Fees	2.5% of loan amount Minimum EGP250
Late Payment Fees	3.5% over applied interest rate + EGP100
Early / Partial Settlement	7% of redeemed amount

Car Loans	
Easy Auto Car Loan	
Administration Fees (monthly) OR Standard Upfront Administration Fees	0.1 %of original loan amount per month OR 2.5% of loan amount min. EGP1250
Late Payment Charges / Installment	EGP100 + 5% over applied interest rate
Early Settlement fees	10% of redeemed amount
Early buy-out loan	13% of redeemed amount

Safety Deposit Boxes (available in specific branches)	
Admin fees	EGP200 paid once
Annual rent	EGP1,750 Small Size Box EGP2,500 Medium Size Box EGP3,000 Large Size Box

Mortgage Facilities	
Mortgage Finance Program "Aqarat"	
Application fees	EGP 500
Administration fees	2% of loan amount with max. EGP 50,000
Evaluation fees (in greater Cairo)	EGP 1,800 for Apartments - EGP 2,800 EGP for Villas
Registration fees	Min. EGP 500 and max. EGP 2,500 (according to unit size)
Late Payment fees	EGP100 + 5% over applied interest rate
Early Settlement fees	10% of redeemed amount
Partial Settlement (during or after the 1st year)	7% of redeemed amount
Early buy-out loan	13% of redeemed amount
Mortgage Finance Program "Aqarat" Against Cash collateral	
Administration Fees	2.5% of loan
Early Settlement fees	7% of redeemed amount
Late Payment fees	EGP100 + 3.5% over applied interest rate
Secured Overdraft	
Highest Monthly Debit Balance commission that is calculated on the highest debit balance in the month and it is debited at end of month	0.30%

Electronic Banking Services	
Phone Banking Service	
Subscription Fees	Free
Account statement / movement / position by fax	EGP 1 / page
Automatic Transfer (Basic Transclick)	
Subscription Fees	EGP 200 (paid once)
Modification Fees	EGP 100
Annual Fees	EGP 100
Advanced Transclick	
Subscription Fees	EGP150 (paid once)
Extra Transclick	
Subscription Fees (paid once)	EGP 200 Subscription Fees EGP 30 /Transaction + Transaction related charges
Cancellation / Amendment	EGP 25

E-wallet (Fawry services)	
Subscription Fees	Free
Load wallet	Free
Send money to another wallet (inside QNB)	*Max commission 1 EGP/Transaction
Send money to another wallet (outside QNB)	*0.5%,Min EGP 1 Max EGP 15
Cash In through ATM (off us)	Free
Cash In through Fawry Agent	Free
Cash Out through ATM (off us)	1% Min. EGP 4
Cash Out through Fawry Agent	1.5% Min. EGP 3
Purchasing of Merchants	Free
Fawry services fees will be displayed on the screen when payment is conducted to confirm before proceeding with the transaction *First transfer free/Month for transaction less than EGP2000	

Internet Banking Service	
Mobile Token	Free
Token Device	EGP 800 Issuance Fees + EGP300 annually
Other products/services requested through Internet Banking Service may incur charges as per published tariff	

Other Services/Requests:	
Cash withdrawal Fees over the counter for amount equal or less than EGP30,000	EGP60 per transaction
Certification of Documents (Statements, position, etc...)	EGP 100 per certificate
Signature Verification	EGP100 per signature
Internal Power of Attorney	EGP 150 paid once

Cheque Book Requests:	
Regular Chequebook (based on number of Leaves)	10 paper = EGP100 25 paper = EGP250 50 paper = EGP500

Cheques operations	
Collection of Cheques drawn on other banks (inside clearing house)	Sight cheques: EGP 25 admin. fees Post-dated cheques: EGP 25 admin. Fees 0.2% (min. EGP40 and max. EGP 500)
Collection of Cheques drawn on other banks	Sight cheques: 0.3% min. USD10 and max. USD 150 + clearing fees USD 7 Post-dated cheques: 0.4% min. USD10 and max. USD 150 +admin USD5+ clearing USD2
Issuance of Bank draft LCY	0.2% (min EGP40 max EGP 400)
Issuance of Bank draft FCY	0.3% (min USD10 max USD 150)

Commercial offers	
Package Name	Joining Fees
QNB First Offer	Free
QNB First Depositors Offer	Free
Tamayoz Plus Offer	EGP230 paid annually
Tamayoz Offer	EGP180 paid annually
Banky Offer	EGP140 paid annually
Payroll Package	EGP 30 paid annually - Free debit card first issuance - 50% discount on renewal fees
Agyalna Package	EGP 100 paid annually
Youth Offer YO!	EGP 100 paid annually
Pensioners Package	EGP 60 paid annually
Payroll-Tamayoz Plus Package	EGP200 paid annually + applied stamp duty
Payroll-Tamayoz Package	EGP150 paid annually + applied stamp duty
Payroll-Banky Package	EGP110 paid annually + applied stamp duty

Outgoing transfers	
Outgoing transfer to another bank in EGP	0.2% min. EGP P75 and max. EGP 350 EGP25 Admin Fees
FCY Outgoing transfer to another bank	0.3% min. USD20 and max. USD 150 +USD7 Admin fees +Swift charges and Corr. Charges if any
SWIFT CHARGES	LCY 75 EGP - FCY 30 USD or equivalent
Outgoing transfers through internet banking service in EGP	Free

Incoming transfers	
Incoming transfer in Local Currency (Using ACH) Incoming transfer in Local Currency (Using swift)	EGP 10 EGP 25
Incoming transfer in FCY Currency (Using ACH) Incoming transfer in FCY Currency (Using Swift)	USD 5 USD 5 Admin. Fees +correspondent charges if any.

Other transfers tariffs	
Internal transfers within branch	EGP 40
Transfer through internet banking between QNB accounts (Local currency)	Free

Cards								
Section	Description	Fees						
	Types	Visa Classic	Visa Gold	MasterCard Titanium	Visa Platinum (EGP)	Visa Platinum (USD)	Visa Platinum (EUR)	Visa Platinum (GBP)
Debit Card	Primary card Issuance/ Annual fees	EGP125 (Free within Banky Offer)	EGP150 (Free within Tamayoz Offer)	EGP200 (Free within Tamayoz Plus Offer)	EGP350 (Free within QNB First Depositors Offer)	USD 25	EUR 20	GBP 15
	Replacement fees	EGP125	EGP150	EGP200	EGP250 (Free within QNB First Depositors Offer)	USD 25	EUR 20	GBP 15
	Debit/Prepaid cards cash withdrawal fees using other banks ATM's (Local)	EGP 5/Transaction						

	Types	MasterCard Standard	Classic Upgraded to Gold	Visa Gold	MasterCard Titanium	Visa Platinum	Visa Signature	Visa Infinite
Credit Card	Primary card issuance/ Annual fees	EGP250	EGP250	EGP300	EGP400	EGP 650 (Free within QNB First Depositors Offer)*	EGP2,500(Free within QNB First Depositors Offer)*	EGP 5,000 (Free within QNB First Plus Depositors Offer)*
	Replacement fees (different number)	EGP150	EGP150	EGP175	EGP250	EGP250	EGP750	EGP850
	Supplementary card issuance/ Annual fees	EGP125	EGP125	EGP150	EGP225	EGP300	EGP2100	EGP 4000 (EGP 1500 in case it is Requested at the same time with the primary card)*
	Supplementary card Replacement fees (different number)	EGP150	EGP150	EGP175	EGP250	EGP250	EGP750	EGP850
	Charge back if refused - for local cash withdrawal	EGP 150						
	Charge back if refused - for International cash withdrawal and purchase transactions (local and international)	EGP 200						
	Credit card paper statement fees	EGP 50/ Monthly						
Installment program early settlement fees	5% of redeemed amount with minimum EGP50							

*- Cash withdrawal commission on Visa/Master network (Local) for all credit cards 4% (min. EGP 40 /withdrawal)

• Cash withdrawal commission on Visa/Master network (International) for all cards "except USD Debit card" is EGP 50 + 6% of the withdrawn amount (per transaction)

• Cash withdrawal commission on USD Debit Cards (International) is USD 5 + 4% of the withdrawn amount (per transaction)

• Markup fee for all cards' types using foreign currencies is 5%

• In case of purchase transaction in foreign currency, applied exchange rate will be based on the settlement date on the customer account not the transaction execution date."

VISA Shopping Internet Card	*Joining fees	EGP120
	Annual fees	EGP120
	Replacement fees	EGP100

Visa Prepaid Wearable	Joining fees	EGP 300
	Annual fees	EGP 75
	Replacement /Reissuance fees	EGP 300

For more information please contact 19700 or visit the nearest branch

* Terms & Conditions Apply

Fees If The Daily Accounts Balances Fall Below The Authorized Minimum Balance Limit		
Client Segment	Minimum Balance	Monthly Fees
New Client & Banky	EGP 3,000	EGP 20
Tamayoz	EGP 6,000	EGP 65
Tamayoz Plus	EGP 30,000	EGP 75
QNB First clients Tier 1 1- Credit Movement Clients 2- Depositor Clients	EGP 50,000 EGP 500,000	EGP 250
QNB First Clients Tier 2 1- Credit Movement Clients 2- Depositor Clients	EGP 500,000 EGP 5,000,000	EGP 300



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