

QNB Retail Tariffs	
Accounts fees	
Current / Checking Account (Local/ Foreign currency)	
Opening Fees (paid once)	EGP 130 or equivalent + applied stamp duty
Opening Fees	Free when applying through Internet banking service
Service Charge (quarterly)	EGP120 or equivalent
Monthly Savings (Local / Foreign currency)	
Opening Fees (paid once)	EGP 130 or equivalent + applied stamp duty
Opening Fees	Free when applying through Internet banking service
Service Charge (quarterly)	EGP120 or equivalent
Daily Savings Account (Local currency)	
Opening Fees (paid once)	EGP 200 + applied stamp duty
Service Charge (quarterly)	EGP120 or equivalent
Annual Savings Account (Local currency)	
Opening Fees (paid once)	EGP 200 + applied stamp duty
Service Charge (quarterly)	EGP120 or equivalent
Account Closure Fees (paid once)	EGP 75
Everyday Cash Saving Account	
Opening Fees (paid once)	EGP250 + applied stamp duty
Service Charge (monthly)	EGP35
Paper Statement fees	
Monthly	EGP 250/Monthly
Quarterly	EGP 200/Quarterly
Statement fees (Hold mail)	
Monthly	EGP 500/Monthly
Quarterly	EGP 750/Quarterly
E-statement via E-mail	
Monthly	EGP 10/Monthly
Quarterly	EGP 10/Quarterly
E-statement through QNB Internet Banking	
Monthly	EGP 10/Monthly
Quarterly	EGP 10/Quarterly
E-statement through QNB Internet Banking - Payroll account	
Monthly	EGP 5/Monthly
Quarterly	EGP 5/Quarterly

Retail Loans	
Personal Cash Loans	
Administration Fees	3% of loan amount (minimum EGP350) 0% in case of Buyout from another bank
Late Payment Charges / Installment	EGP150 + 5% over applied interest rate
Early Settlement fees for Unsecured loans	15% of redeemed amount
Full Early buy out loans	20% of redeemed amount
Secured Loan (Loan against Deposits)	
Administration Fees	2.5% of loan amount Minimum EGP 300
Late Payment Fees	EGP150 + 5% over applied interest rate
Early / Partial Settlement	12% of redeemed amount

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	Cadastral survey report EGP750 to EGP 4000 - (according to unit size) - Registration fees EGP3900
Late Payment fees	EGP150 + 5% over applied interest rate
Early Settlement fees	15% of redeemed amount
Partial Settlement (during or after the 1st year)	15% of redeemed amount
Early buy-out loan	20% of redeemed amount
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%
Account Charge	EGP 60 per quarter

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	EGP150 + 5% over applied interest rate
Early Settlement fees	15% of redeemed amount
Early buy-out loan	20% of redeemed amount

Top-Notch Mortgage Finance	
Application fees	EGP500
Administration fees	2% of loan amount with max. EGP50,000
Evaluation fees (in greater Cairo)	"EGP1,800 for Apartments EGP2,800 EGP for Villas"
Registration fees	Cadastral survey report (EGP 750 to EGP 4,000 - according to unit size) Registration fees EGP 3,900
Late Payment fees	EGP150 + 5% over applied interest rate
Early Settlement fees	15% of redeemed amount
Partial Settlement (during or after the 1st year)	15% of redeemed amount
Early buy-out loan	20% of redeemed amount

Pro-Mortgage Finance	
Application fees	EGP1000
Administration fees	%2.5 of loan amount with max. EGP100,000
Evaluation fees (in greater Cairo)	Depend on unit size & geographic location
Late Payment fees	EGP%5 + 150 over applied interest rate
Early Settlement fees	%15 of redeemed amount
Partial Settlement (during or after the 1st year)	%15 of redeemed amount
Early buy-out loan	%20 of redeemed amount

NRE Mortgage Finance	
Application fees	EGP500
Administration fees	%2 of loan amount with max. EGP50,000
Evaluation fees (in greater Cairo)	EGP1,800 for Apartments EGP2,800 EGP for Villas
Registration fees	Cadastral survey report (EGP 750 to EGP 4,000 - according to unit size) Registration fees EGP 3,900
Late Payment fees	EGP%5 + 150 over applied interest rate
Early Settlement fees	%15 of redeemed amount
Partial Settlement (during or after the 1st year)	%15 of redeemed amount
Early buy-out loan	%20 of redeemed amount

Mortgage Finance Program "Aqarat" Against Cash collateral	
Administration fees	%2.5 of loan
Early Settlement fees	%12 of redeemed amount
Late Payment fees	EGP%5 + 150 over applied interest rate

Safety Deposit Boxes (available in specific branches)	
Admin fees	EGP 300 paid once
Annual rent	EGP 2,000 Small Size Box EGP 3,500 Medium Size Box EGP 4,500 Large Size Box

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 1500 Issuance Fees + EGP 400 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	EGP 65 per transaction
Cash deposit Fees over the counter for amount equal or less than EGP30,000	EGP40 per transaction
Certification of Documents (Statements, position, etc...)	EGP 300 per certificate
Signature Verification	EGP 100 per signature
Internal Power of Attorney	EGP 200 paid once
Cheque Book Requests:	
Regular Chequebook (based on number of Leaves)	10 paper = EGP 130 25 paper = EGP 325 50 paper = EGP 650

Cheques operations	
Collection of Cheques drawn on other banks (inside clearing house)	<u>Sight cheques:</u> EGP 25 admin. fees <u>Post-dated cheques:</u> EGP 25 admin. Fees 0.2% (min. EGP40 and max. EGP 500)
Collection of Cheques drawn on other banks	<u>Sight cheques:</u> 0.3% min. USD10 and max. USD 150 + clearing fees USD 7 <u>Post-dated cheques:</u> 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 Depositors Offer	Free
QNB First Plus Depositors Offer	Free
QNB First Cr-Salay Offer	EGP 300 paid annually
QNB First Plus Cr-Salay Offer	EGP 350 paid annually
Tamayoz Plus Offer	EGP 500 paid annually
Tamayoz Offer	EGP 400 paid annually
Banky Offer	EGP 300 paid annually
Payroll Package	EGP 50 paid annually Free debit card first issuance 50% discount on renewal fees
Agyalna Package	EGP100 paid annually
Youth Offer YO!	EGP100 paid annually
Pensioners Package	EGP 125 paid annually
Payroll-Tamayoz Plus Package	EGP 450 paid annually+ applied stamp duty
Payroll-Tamayoz Package	EGP 350 paid annually + applied stamp duty
Payroll-Banky Package	EGP 250 paid annually + applied stamp duty

Outgoing transfers	
EGP Outgoing SWIFT transfer to another bank	0.2% (min. EGP 75 and max. EGP 350) EGP 100 SWIFT EGP 25 Admin Fees EGP 50 if QNB Client is charged
FCY Outgoing SWIFT Transfer to another bank (On normal value date) (client chooses to be charged or charge beneficiary)	0.3% (min.USD 20 and max. USD 200) USD 30 SWIFT USD 40 Correspondent bank's fees USD 7 Admin fees
FCY Outgoing SWIFT Transfer to another bank (Same value date instead of 2 working days for executing transfer) (client chooses to be charged or charge beneficiary)	0.3% (min.USD 20 and max. USD 200) USD 30 SWIFT USD 40 Correspondent bank's fees USD 7 Admin fees Same Value date Commission (10% x 2 working days x transfer amount)/360,Min USD 20
Outgoing Transfers- Amendment / Investigation / Clarification or cancellation Swift Charges	USD 30 / EGP 100
SWIFT CHARGES	LCY 100 EGP FCY 30 USD
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 50
Transfer through internet banking between QNB accounts (Local currency)	Free

Cards								
Section	Description	Fees						
Debit Card	Types	Visa Classic	Visa Gold	MasterCard Titanium	Visa Platinum (EGP)	Visa Platinum (USD)	Visa Platinum (EUR)	Visa Platinum (GBP)
	Primary card Issuance/ Annual fees	EGP 150	EGP 200	EGP 250	EGP 350	USD 25	EUR 20	GBP 15
	Replacement fees	EGP 125	EGP 150	EGP 250	EGP 250	USD 25	EUR 20	GBP 15
	Debit/Prepaid cards cash withdrawal fees using other banks ATM's (Local)	EGP 5/Transaction						

Credit Card	Types	MasterCard Standard	Classic Upgraded to Gold	Visa Gold	MasterCard Titanium	Visa Platinum	Visa Infinite	Visa Signature
	Primary card issuance/ Annual fees	EGP 250	EGP300	EGP300	EGP 400	EGP 650	EGP 8,000	EGP 3,000
	Replacement fees (different number)	EGP 150	EGP200	EGP200	EGP 250	EGP 250	EGP 850	EGP 750
	Supplementary card issuance/ Annual fees	EGP 125	EGP200	EGP200	EGP 225	EGP 300	EGP 4,000 (EGP 3,000 in case it is Requested at the same time with the primary card)	EGP 2100
	Supplementary card Replacement fees (different number)	EGP 150	EGP200	EGP200	EGP 250	EGP 250	EGP 850	EGP 750
	Charge back if refused - for local cash withdrawal			EGP 250				
	Charge back if refused - for International cash withdrawal and purchase transactions (local and international)			EGP 250				
	Credit card paper statement fees			EGP 75/ Monthly				
	Installment program early settlement fees			5% of redeemed amount with minimum EGP 50				
	Load Digital Wallet			2% with Min. EGP 10				

- Cash withdrawal commission on Visa/Master network (Local) for all credit cards 4% (min. EGP 50 /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 with EGP using foreign currencies is 2%
- Markup fee for all cards' types with foreign currency is 2%
- 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	EGP100
	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 5,000	EGP 40
Tamayoz	EGP 10,000	EGP 100
Tamayoz Plus	EGP 40,000	EGP 125
QNB First clients Tier 1 1- Credit Movement Clients 2- Depositor Clients	EGP 75,000 EGP 1,500,000	EGP 400
QNB First Clients Tier 2 1- Credit Movement Clients 2- Depositor Clients	EGP 500,000 EGP 7,500,000	EGP 500