

Fees and charges for accounts and services - Legal Entities

Accounts					
Statement of commission /disbursement	Commission Amount				Notes
	Account with Daily Interest	Corporate Current Account	Corporate Basics Package (without checkbook)	Corporate Basics Package Plus (checkbook)	
Opening account	EGP 60 once upon opening		EGP 300 annually, EGP 75 per 3 months	EGP 350 annually, EGP 88 per 3 months	
Issuance of debit card	EGP 100				
Issuance of a checkbook	EGP 3 per cheque				Book is 12/24/48 cheque - Corporate Basics Package Plus includes the issuance of a book of 24 cheques for one time
Minimum account opening/Account balance	EGP 1000000	EGP 5000 or 1000 units of the foreign currency			
Minimum for interest accrual	EGP 1000000	Without Interest			
Commission for balance falling below the minimum level	Non	EGP 25/Monthly			
Commission for dormant accounts	Non	EGP 20/Monthly			An account with no withdrawals for a year Account balance is EGP 100 or its equivalent in foreign currency or less
Signature change/modification	EGP 50				
Issuance of an internal bank power of attorney	EGP 40				
Cancelation of an internal bank power of attorney	EGP 30				

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Fees and charges for accounts and services - Legal Entities

Account Statements			
Periodic account statement is in Egyptian pounds or foreign currency (Credit current/debit current/savings) within the republic	Inside Egypt: EGP 50 or equivalent in foreign currency for each account (EGP 50 printing fee + EGP 25 postage) Outside Egypt: EGP 85 or equivalent in foreign currency for each account (EGP 50 statement fee + EGP 35 account services)	—	This tariff is applied according to the periodicity of the issuance of account statements (daily/weekly/monthly/3 months/6 months) regardless of the number of pages
Issuance of a non-periodic statement of account for the current fiscal year	EGP 70 or its equivalent in the foreign currency		
Issuance of a non-periodic statement of account for each of the previous fiscal years	EGP 120 or its equivalent in the foreign currency		
Periodic account statement in Swift (Message MT940 /MT950)	\$1 per page		
Maintenance of correspondences	EGP 80		According to the periodicity of the issuance of the account statement and it is collected for every customer account

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Fees and charges for accounts and services - Legal Entities

Cash deposits and withdrawals		
Cash deposit on the same day	One per mil 0.1% per transaction at a minimum of EGP 5	Excluding: - Deposit against the issuance of a bank cheque - certified cheque - Deposits as cash cover for the issuance of (Letters of guarantee/documentary credits/execution of collection documents) and the charges for all these operations, whether fully covered or with facilities - Deposits of the reinforced bills of exchange whether covered (fully/partially). - Deposits for charges and commissions of all banking services) charges for opening an account charges for issuance of a power of attorney, etc.) - with rounding up the fraction of the commission amount, in order to become EGP 1
Cash deposits to the accounts of legal entities in the Egyptian pound (schools & universities)	One per mil 0.1% per transaction at a minimum of EGP 5 and a maximum of EGP 25	No delivery commission in the case of depositing through the entity's representative
Cash withdrawal that is less than 10,000 EGP at branches counter	EGP 30 per transaction	Excluding cash withdrawals from foreign currency accounts

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Fees and charges for accounts and services - Legal Entities

Cheques		
Cheques submitted by customers (whether they have accounts with our bank or branches counter customers) and drawn on other branches and their value is added to the bank's customer accounts or paid in cash to the beneficiaries and the payment of withdrawal receipts against the accounts of customers of other branches	No commission	
Cheques collected through the electronic clearing house	One per mil 0.1‰ at a minimum of EGP 10 and a maximum of EGP 40 + EGP 10 postage	
Cheques collected outside the clearing house	Three per mil 0.3‰ at a minimum of EGP 50 and a maximum of EGP 600	
Postdated crossed cheques submitted for collection	One per mil 0.1‰ at a minimum of EGP 15 and a maximum of EGP 350 per cheque + 5 EGP custody commission for each cheque for every 3 months or fractions thereof	
Inward clearing bounced cheques	EGP 30	
Postal cheques and remittances	One per mil 0.1‰ at a minimum of EGP 10 and a maximum of EGP 150	
Issuance of a bank cheque in local currency against a cash deposit	Two per mil 0.2‰ at a minimum of EGP 30 and a maximum of EGP 750 + EGP 10 fees	
Issuance of a bank cheque in local currency against a discount from a customer's account	Two per mil 0.2‰ at a minimum of EGP 30 and a maximum of EGP 400 + EGP 10 fees	
Issuance of a bank cheque in foreign currency against a cash deposit/discount from the account	Three per mil 0.3‰ at a minimum of USD 5 and a maximum of USD 100	

تطبيق الشروط والأحكام



Fees and charges for accounts and services - Legal Entities

Transfers		
Transfers to local banks in Swift in Egyptian pounds	Two per mil 0.2% at a minimum of EGP 50 and a maximum of EGP 300 + USD 10 Swift charges	
Transfers to local banks in ACH in Egyptian pounds	Two per mil 0.2% at a minimum of EGP 50 and a maximum of EGP 100 + EGP 20 ACH charges	
Transfers to local banks in foreign currency	Three per mil 0.3% at a minimum of USD 20 and a maximum of USD 150 or its equivalent + Swift charges	
Bank customers' transfers to foreign banks in foreign currency	Three per mil 0.3% at a minimum of USD 40 and a maximum of USD 200 or its equivalent + Swift charges	
In the event that a transfer request was rejected as a correspondent request or as a result of an error in the beneficiary's data	The value is returned after discounting USD 20 + Swift charges	
Transfers through corporate internet banking		
Transfers to local banks in ACH in Egyptian pounds through corporate internet banking	One and half per mil 0.15% at a minimum of EGP 37.5 and a maximum of EGP 75 + EGP 20 ACH charges	
Instant payment network transfers (IPN)	Two per mil 0.2% at a minimum of EGP 70 and a maximum of EGP 150 per transaction	
Government Payments		
Customs	Two per mil 0.2% at a minimum of EGP 10 and a maximum of EGP 150	
Insurances	Two per mil 0.2% at a minimum of EGP 10 and a maximum of EGP 150	
Taxes	No commission	
Single Window	Two per mil 0.2% at a minimum of EGP 10 and a maximum of EGP 25	

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Fees and charges for accounts and services - Legal Entities

Bulk payments			
	Inside Banque Misr	Outside Banque Misr	
Transfer to account	No commission	One per mil 0.1% at a minimum of EGP 10 and a maximum of EGP 75	
Salary transfer to an account	3	5	
Pension transfer to an account	3	5	
Transfer to a card	3	10	
Salary transfer to a card	3	5	
Pension transfer to a card	3	5	
Transfer to an e-wallet	5	5	
Transfer to a national number inside Banque Misr	75	—	

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Fees and charges for accounts and services - Legal Entities

Trade Finance Operations		
First: Documentary Credits Operations		
Issuance and acceptance: Open/Issue	Application of one and a quarter percent 1.25% every 3 months or fractions thereof at a minimum of EGP 1000 and 0.25% for each subsequent period up to one year	Exceptions: - A commission of three per mil 0.3‰ is applied for every three months or fractions thereof at a minimum of EGP 600 and 0.25% for each subsequent period up to one year on credits covered in local currency without interest - A commission of half a percent is applied at a minimum of EGP 750 and 0.25% for each subsequent period up to one year on credits covered in local currency with interest or in foreign currency
Issuance and acceptance: Commission of acceptance, postpaid or payment with instructions and within a certain period	Half percent at a minimum of EGP 600 for every 3 months or fractions thereof and the creation of commitment for each vendor facilitation period on the acceptance/postpaid amount	* Exceptions: A commission of one per mil 0.1‰ is applied at a minimum of EGP 500 on credits covered in local currency without interest A commission of three per mil 0.3‰ is applied at a minimum of EGP 500 on credits covered in local currency with interest or in foreign currency A commission of two per mil 0.2‰ is applied if transfer instruction is received at the value of the documents after the expiry of the credit validity
Issuance or acceptance: circular credits	Opening commission on the initial circle value + Additional commission of half per mil 0.05‰ to be collected for one time on the total amounts after the initial circle value is deducted and opening commission will be collected on each circle when it becomes available for use, also, the opening commission will be collected only on the amounts paid during the period in excess of the existing amount for use	
Issuance and acceptance: documentary credits in the funding range between A.R.E and some governments and international financial bodies	Opening commission + 0.1‰ one per mil per year after exclusion of grace period if applicable	
Issuance and acceptance: documentary credits in the range of equal deals and swap operations	Opening Commission + 1/4% Quarter percent of the credit value to be collected for one time upon opening	

تطبيق الشروط والأحكام



Fees and charges for accounts and services - Legal Entities

Issuance and acceptance: Commission to implement a preparatory copy (Draft)	EGP 100 and EGP 50 commission is calculated for each next modified preparatory copy	
Increase	The same commission for the opening every 3 months or the fractions thereof on the excess amount	
Term Extension	A new opening commission will be collected on the remaining balance of the credit as set out above	In case of term extension of the credit during the previous three months for which a commission was paid (overlapping period): An overlapping commission of one-eighth percent 0.125% is applied at a minimum price of EGP 500
Adjustment excluding value increase or term extension	USD 10 or its equivalent in Egyptian pounds for each modified item	
Shipping documents received on documentary credits with disputes from correspondents abroad that do not conform to the terms of the crediting	For disputes commission: First: In case of submission of documents during the period of validity of the credit, USD 150 or its equivalent will be collected for each violating submission, and this will be stipulated in the credit and in case the customer wishes not to stipulate it in the credit core, the customer shall bear it. Second: If documents are submitted after the expiry date of the credit: A commission of two per mil 0.2% will be collected at a minimum of EGP 650.	
endorsement of a bill of lading submitted by the customer on a documentary credit whose shipping documents were not received	An endorsement commission of EGP 250 will be collected	
Approval of an import financing form for trading or production	EGP 100 other than the documentary credit commission	
Maritime Guarantee Letters for the withdrawal of goods for which a documentary credit is open by the bank until documents arrive from abroad	EGP 360	

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Fees and charges for accounts and services - Legal Entities

Second: Documentary Collections - Import		
Bill of lading with the collection fee received by our bank or advance payment	Application of a commission of one and a quarter percent 1.25% at a minimum of EGP 750	Exceptions If the deduction is in foreign currency from the customer's resources, a commission of three per mil 0.3 ‰ at a minimum of EGP 600 is applied If the document is postdated without obligation to our bank and fully covered for non-essential goods without interest, a commission of three per mil 0.3‰ at a minimum of EGP 600 is applied If the document is postdated without obligation to our bank and fully covered for non-essential goods with interest, a commission of seven and a half per mil 0.75‰ at a minimum of EGP 750 is applied
Postdated collection documents without obligation to our bank in exchange for an undertaking from the customer/bill of exchange accepted by the client		
Importing collection documents for endorsed bills of exchange or undertaking to pay from our bank	Application of a commission of one and a quarter percent 1.25% at a minimum of EGP 1000 for all months or fractions thereof.	Exceptions If the document is fully covered without interest, a commission of three in thousand 0.3% at a minimum of EGP 750 is applied If the document is fully covered in Egyptian pounds with return or in foreign currency, a commission of seven and a half per mil 0.75‰ at a minimum of EGP 750 is applied
Returning bills of exchange for importing collection documents that have not been collected, and are requested to be refunded to the correspondent upon request	Actual postage expenses + 50% at a minimum of USD 50	
Approval of import financing form	EGP 100	
Deferral or resubmission of documents upon correspondents' instructions	USD 20 or its equivalent for each collection time upon executing the deferral or transferring the value	
Transfer documents to another local bank on the correspondent or customer	Actual postage expenses + 50% at a minimum of USD 40	
Return/refund documents at the request of the customer or correspondent	Actual postage expenses + 50% at a minimum of USD 60	

تطبيق الشروط والأحكام

Fees and charges for accounts and services - Legal Entities

Third: Export Operations		
Reporting export credit for the first time or at each customer's circle directly or through a local bank	USD 30 or its equivalent	
Endorsing or notifying with undertaking	One and a half per mil 0.15% at a minimum of USD 30 for every 3 months or fractions thereof, in addition to the reporting commission	For any credit exceeding USD 150 thousand or its equivalent, reference must be made to the Department of Trade Products, Money Management and Correspondents to determine the endorsement commission
For Cotton Exporting Operations	One and a half per mil 0.15% at a minimum of EGP 80 for each payment or a term	
For other operations	Two per mil at a minimum of USD 20 per payment	
Acceptance of documents from our bank and issuance of an undertaking to pay the beneficiary on the due date in case of endorsed credits from Banque Misr	Payment or withdrawal commission of one and a half per mil 0.15% at a minimum of USD 30 for every 3 months or fractions thereof without collection and withdrawal commission	For any credits exceeding USD 150 thousand or equivalent, reference must be made to Trade and Money Management Products Management and Correspondents to determine the endorsement or acceptance commission
Convertible appropriations	Notification commission + consolidation commission if the credit is endorsed + additional commission of one and a half per mil at a minimum of USD 25 upon transferring from one beneficiary to another beneficiary with the collection of the commission for notifying the second beneficiary of USD 25 + trading/payment commission of two per mil 0.2 %	
Term increase/extension	The same commission for notifying or endorsing is applied for the extension of the term for a period for which the customer has not been charged and the amount of the increase - as the case may be	
Adjustment excluding value increase or term extension	A commission of USD 25 for modification risks	
Waiver in whole or in part to other beneficiaries of export earnings	one per mil 0.1% of the value of the surrendered amount at a minimum of USD 25	
Commission for the inspection of documents provided on unendorsed credit based on the customer's request and without liability to the bank	One per mil 0.1% at a minimum of USD 20	

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Fees and charges for accounts and services - Legal Entities

Fourth: Letters of Guarantee		
Local primary letters of guarantee (not fully covered by cash)	Three per mil 0.3% at a minimum of EGP 50 for every 3 months or fractions thereof	
Final local letters of guarantee, advance payment, and other (not fully covered by cash)	Six per mil 0.6% at a minimum of EGP 100 for every 3 months or fractions thereof	
Local letters of guarantee of various types that are covered by cash 100% in an insurance account without interest	EGP 30 once for each issuance or renewal	
Notification of foreign letters of guarantee without liability to the bank	Reporting expenses of USD 50 or its equivalent in other currencies	
Value increasing for local letters of guarantee	Three per mil 0.3% for the primary for every 3 months at a minimum of EGP 50 Six per mil 0.6% for the final and the advance payment for every 3 months for the value of the increase at a minimum of EGP 100	
Term extending except letters of guarantee covered by cash 100% in the account of insurance depositors without interest	The same issuance commission and in case of extending the term of letters of guarantee for a period not exceeding the three months for which the prescribed commission has already been collected, an amount of EGP 50 is collected	
External letters of guarantee issued to a beneficiary abroad on the instructions of Banque Misr customers	Six per mil 0.6% at a minimum of USD 30 or its equivalent for every 3 months or fractions thereof	
Adjustment excluding value increase and term extend	50 EGP for each item that is modified and USD 10 or its equivalent in other currencies for each item that is modified for external guarantees	
Foreign letters of guarantee issued by Misr Bank on the instructions of correspondents abroad for the benefit of local beneficiaries	The commission is determined by the General Administration of Correspondents and Financial Institutions on a case-by-case basis, and the same commission applies to renewal and increase, and an amount of USD 15 or its equivalent in other currencies is collected for each modification item	
Letters of guarantee issued for a bank or external beneficiary Standby/LC	Six per mil 0.6% at a minimum of USD 30 every 3 months or fractions thereof	

According to the latest update on 17-11-2022

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