



**Returns of
Islamic Liabilities Products
in Local and Foreign Currencies for
Individual Customers**

*Terms and conditions apply



**Last distributed rates are published by The Committee for Determining return rates
of the Islamic Branches on 30/11/2022**

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First: Liabilities in Local Currency (EGP)

Investment Saving Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	5.2500%	5.5000%	5.6250%	5.7500%
More than 5,000 to 50,000	5.7500%	6.0000%	6.1250%	6.2500%
More than 50,000 to 250,000	6.2500%	6.5000%	6.6250%	6.7500%
More than 250,000 to 500,000	6.7500%	7.0000%	7.1250%	7.2500%
More than 500,000	7.2500%	7.5000%	7.6250%	7.7500%
Minimum amount for the account opening	EGP 1,500			
Minimum amount for acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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Kenana Youth Saving Account



Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 500 to 20,000	7.2500%	7.5000%	7.6250%	7.7500%
<p>The account is available for customers between (16 to 35 years). Special rates are applicable till balance of EGP 20,000 and If the account balance exceeds the previous limit, investment saving account return rates will be applied on the remaining balance.</p>				
Minimum amount for the account opening / acquiring return			EGP 500	
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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Al Mongez Investment Saving Account in Egyptian Pound (EGP)

Tiers	Monthly
From 3,000 to 5,000	%5.2500
More than 5,000 to 50,000	%5.7500
More than 50,000 to 200,000	%6.2500
Minimum amount for the account opening	EGP 100
Minimum amount for acquiring return	EGP 3,000
Maximum amount for acquiring return	EGP 200,000

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

Al Momken Investment Saving Account in Egyptian Pound (EGP) for "People of Determination"

Tiers	Monthly
Starting from EGP 500	8.2500%
Minimum amount for the account opening / acquiring return	EGP 500

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity



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Kenana Plus Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	3.8750%	4.0000%	4.1250%	4.2500%
More than 5,000 to 50,000	4.3750%	4.5000%	4.6250%	4.7500%
More than 50,000 to 250,000	4.8750%	5.0000%	5.1250%	5.2500%
More than 250,000 to 500,000	5.3750%	5.5000%	5.6250%	5.7500%
More than 500,000	5.8750%	6.0000%	6.1250%	6.2500%
Minimum amount for the account opening	EGP 1,500			
Minimum amount for acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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Islamic Certificates of Deposit in Egyptian Pound (EGP)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min. Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	14.0000%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	14.1000%	1000
Elkhyeer Islamic Certificates with Monthly Return	10 years	Yes	Monthly	12.6000%	500
Elkhyeer Islamic Certificates with Quarterly Return	10 years	Yes	Quarterly	13.1000%	500

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Second: Liabilities in Foreign Currencies

Saving Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	1.7500%
EURO	0.0500%
US Dollar and other currencies	2.3500%
Minimum amount for the account opening/return calculation	200 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	

Investment Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	1.7200%
EURO	0.0200%
US Dollar and other currencies	2.3500%
Minimum amount for the account opening/return calculation	200 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	

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Islamic Certificates of Deposit in US Dollar (USD)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min.Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	%3.9500	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	%4.0000	1000

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