

# Schedule of Charges – Individual Accounts

26<sup>th</sup> October 2025

List of services / Applied fees	Minimum Opening Balance		Minimum Balance Required to Earn Interest	Account Opening Fees	Statement Issuance Per Cycle	Maintenance Fees	Minimum Balance Fees
Super Cash Current Account-Daily	EGP	100,000 EGP		Local currency accounts EGP 100  Foreign currencies accounts 5 units	Local currency accounts EGP 150 (inside Egypt) EGP 250 (outside Egypt)  Foreign currencies accounts 3 units (inside Egypt) 5 units (outside Egypt)	EGP 125 Quarterly	EGP 30 Monthly (if the required balance falls below EGP 3,000)
Current Accounts	EGP	EGP 2500	No interest earned			Local currency accounts EGP 75 Quarterly	EGP 30 Monthly (if the required balance falls below EGP 2,500)
	Other	100 Units					EGP 30 Monthly (if the required balance falls below 100 units)
Kenana Plus with Daily Return	EGP	EGP 50,000				Foreign currencies accounts 4 units Quarterly	EGP 30 Monthly (if the required balance falls below EGP 3,000)
Kenana Plus Account with Different Frequencies	EGP	EGP 3000					
Investment Account	Other	100 Units					

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<b>Al Mongez Current Account</b>	EGP	EGP 100	No interest earned	*Free	Free for the 1 <sup>st</sup> year with 50% off for the 2 <sup>nd</sup> year	No fees	No fees
<b>Pension Current Account with monthly interest</b>	EGP	No minimum Opening balance	EGP 1000	EGP 50	EGP 35 (inside Egypt) EGP 135 (outside Egypt)	No fees	No fees
<b>Hewalty Account</b>	EGP	No minimum Opening balance	No interest earned	*Free	EGP 30 (inside Egypt) EGP 130 (outside Egypt)	No fees	No fees
	USD				USD 1 (inside Egypt) USD 3 (outside Egypt)		
<b>Morabak Plus Account (Exclusive for Payroll Clients)</b>	EGP	No minimum Opening balance	EGP 3000	*Free	EGP 150 (inside Egypt) EGP 250 (outside Egypt)	EGP 15	No fees

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List of services / Applied fees	Minimum Opening Balance		Minimum Balance Required to Earn Interest	Account Opening Fees	Statement Issuance Per Cycle	Maintenance Fees	Minimum Balance Fees
Saving Accounts	EGP	EGP 3000		Local currency accounts EGP 100	<b>Local currency accounts</b> EGP 150 (inside Egypt) EGP 250 (outside Egypt) <b>Foreign currencies accounts</b> 3 units (inside Egypt) 5 units (outside Egypt)	Local currency accounts EGP 75 Quarterly	EGP 30 Monthly or its equivalent for accounts in foreign currencies (if the required balance falls below the required minimum amount)
	Other	100 Units		Foreign currencies accounts 5 units		Foreign currencies accounts 4 units Quarterly	
Super Cash Saving Account	EGP	EGP 100,000		EGP 100		EGP 125 Quarterly	EGP 30 Monthly (if the required balance falls below EGP 5,000)
Youth Saving Account	EGP	EGP 500		*Free	EGP 35 (inside Egypt) EGP 135 (outside Egypt)	EGP 20 Quarterly	No fees
Al Mongez Saving Account	EGP	EGP 100	EGP 3000	*Free	Free for the 1 <sup>st</sup> year with 50% off for the 2 <sup>nd</sup> year	Free for the 1 <sup>st</sup> year with 50% off for the 2 <sup>nd</sup> year	No fees
Al Mongez Saving Account	USD EUR	USD / EUR 50	USD / EUR 100	*Free	1.5 units (inside Egypt) 2.5 units (outside Egypt)	2 units Quarterly	No fees
Al Momken Saving Account	EGP	EGP 500		*Free	EGP 35 (inside Egypt) EGP 135 (outside Egypt)	EGP 20 Quarterly	No fees

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Other Fees & Services	
Cheque Book Issuance	EGP 10 per cheque
Statement Issuance (According to customer's request)	<b>Current year:</b> EGP 10 Per paper, with minimum EGP 100 or equivalent in foreign currency <b>Previous year:</b> EGP 10 Per paper, with minimum EGP 150 or equivalent in foreign currency
Electronic Account Statement (E-Statement)	EGP 10 / Cycle Service is free for (Al Momken Saving Account / Youth Saving Account / Hewalty Accounts)
Fees of Cash withdrawal below EGP 30,000 (exempting people with special needs)	EGP 40 EGP 20 (pension customers)
Cash Deposit with Same Value Date	0.2% (Two per mill) with a minimum of EGP 50 0.1% (one per mill) with a minimum of USD 3 or equivalent of other Currencies
Hold Mail	<b>Local currency accounts:</b> EGP 250 for each account (Quarterly) <b>Foreign currencies accounts:</b> 5 units for each account (Quarterly)
Dormant Accounts Fees	EGP 10 monthly for accounts with balance of EGP/ FCY 100 or more
Distribution of inheritance	0.3% (Three per mill) with minimum EGP 200 and maximum EGP 5000
Issuing a letter of approval for (salary / pension) transfer	EGP 100 Service is free for (Pension Current Account with monthly interest)
Issuing a letter to stop the (salary / pension) transfer	EGP 100
Standing Instructions	New Standing instructions subscription fees 50 EGP or equivalent in foreign currency In addition to the transaction fees (40 EGP / 3 units in foreign currency) for each transaction executed (These fees do not apply in case of transfers between customer accounts or to charities within the bank)

- Fees applied to foreign currency accounts are equivalent to the fees applied in local currency except account opening fees, admin fees, statement fees, and hold mail fees will be deducted in the same foreign currency of the account.
  - Make sure to keep your account balance above each account type's required minimum balance throughout the month to avoid deduction of monthly fees.
- \*(Stamp fees apply)

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