

Banque Misr payment cards Fees, Limits and commission

Credit Cards (VISA & MasterCard)

Dear Customer,

Kindly find the below card Fees, usage limits, commission and interest rates for Banque Misr payment cards.

1. Credit Cards Fees and charges

Credit card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	Visa Infinite	Visa infinite private	EL ARABY-ASATHA
Card validity	3 years				2 years	3 years								2 years
Issuance fees for the first year	250 EGP	250 EGP	250 EGP	250 EGP	200 EGP	350 EGP		500 EGP	2500 EGP	2500 EGP	8000 EGP	8000 EGP	35,000 EGP And will be refunded on the next month	150 EGP (ASATHA) 100 EGP (EL ARABY)
Renewal fees	250 EGP	250 EGP	250 EGP	250 EGP	100 EGP	350 EGP		500 EGP	2500 EGP	2500 EGP	8000 EGP	8000 EGP	35,000 EGP And will be refunded on the next month	75 EGP (ASATHA) 50 EGP (EL ARABY)
Issuance and renewal of the Supplementary cards	100 EGP	100 EGP	150 EGP		N/A	200 EGP		300 EGP	500 EGP	500 EGP	1000 EGP	1000 EGP	Free for first 2 cards/ above 1,000 EGP	50 EGP
Reissuance of a replacement for lost/damaged cards	100 EGP	100 EGP	100 EGP		N/A	250 EGP		250 EGP	500 EGP	500 EGP	500 EGP	500 EGP	500 EGP	75 EGP

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2. Usage Limits inside and abroad for Credit Cards (The equivalent of the EGP)

Credit card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	Visa infinite	Visa infinite private	EL ARABY- ASATHA	
Purchases Inside Egypt	Within the credit card limit														N/A
Cash withdrawal from ATM inside Egypt	Daily limit of 30,000 EGP from BM ATMs & from Other banks ATMs	Daily Limit of 30,000 EGP with maximum 50% from the credit limit	Daily limit of 30,000 EGP from BM ATMs & from Other banks ATMs	Daily Limit of 30,000 EGP with maximum 50% from the credit limit	Daily limit of 30,000 EGP from BM ATMs & from Other banks ATMs	Daily limit of 30,000 EGP from BM ATMs & from Other banks ATMs	Daily Limit of 30,000 EGP with maximum 50% from the credit limit	Daily limit of 30,000 EGP from BM ATMs & from Other banks ATMs							
Cash withdrawal from POS inside Egypt	Within the card limit with maximum 250,000 EGP daily		Within the card limit with maximum 250,000 EGP daily		Within the card limit with maximum 250,000 EGP daily	Within the card limit with maximum 250,000 EGP daily		Within the card limit with maximum 250,000 EGP daily	Within the card limit with maximum 250,000 EGP daily						
Purchases Abroad (In case the customer has informed the bank of the travel) (P.O.S / E-commerce)	50,000 EGP per month		100,000 EGP per month		100,000 EGP per month 4,500 EGP per month		150,000 EGP per month		300,000 EGP per month		500,000EGP per month				
Monthly international purchase limit In case the customer hasn't informed the bank of the travel (P.O.S / E-commerce)	10,000 EGP per month		40,000 EGP per month		20,000 EGP per month 2,250 EGP per month		50,000 EGP per month		100,000EGP per month		150,000 EGP per month		200,000EGP per month		
Cash withdrawal ATM (In case the customer has informed the bank of the travel)	3,000 EGP per month				3,000 EGP per month				6,000 EGP per month						N/A
Monthly international cash withdrawal limit In case the customer hasn't informed the bank of the travel	0														N/A
contactless purchase limit without pin inside Egypt	600 EGP per transaction with maximum 15 consecutive transaction, Except for EL ARABY- Cards														
contactless purchase limit without pin outside Egypt	Equivalent to 50 USD per transaction with maximum 15 consecutive Transaction, Except for EL ARABY- Cards														

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3. Usage and balance inquiry fees for Credit Cards:

Credit card Type	Classic	Gold	Business	Titanium	- Islamic Classic - Islamic Gold - Titanium - Islamic	Platinum	Signature	World	World Elite	Visa Infinite	Visa infinite private	EL ARABY-ASATHA
Cash withdrawal from BM ATM & POS	2% from the transaction value with minimum charge 15 EGP				5% from the transaction value with minimum charge 50 EGP	2% from the transaction value with minimum charge 15 EGP						N/A
Cash withdrawal from ATM & POS for other banks inside Egypt												
Cash withdrawal from ATM & POS Abroad	3% from the transaction value + 50 EGP				5% from the transaction value + 50 EGP	3% from the transaction value + 50 EGP						
Balance inquiry from BM ATM	Free											
Balance inquiry from other banks ATM inside	1 EGP per transaction											
Balance inquiry from ATM Abroad	3 EGP per transaction											
Outside fees (Cash-Purchasing)	3 % from the transaction value											

4. Interest Rate (Calculated on Monthly statement) and Other fees for Credit Cards:

Credit Card type	<ul style="list-style-type: none"> Classic Gold Titanium Platinum Signature World World Elite Visa Infinite Visa infinite private 	<ul style="list-style-type: none"> Business 	<ul style="list-style-type: none"> Al Araby 	<ul style="list-style-type: none"> Islamic Classic Islamic Gold Islamic Titanium 	<ul style="list-style-type: none"> Installment card
Interest rate	4% per month (Decreasing)		20.55% per year (Fixed)	20.55% per year (Fixed)	3% per month (Decreasing)
Late Payment Fees	75 EGP				
Over Drawn Fees	75 EGP				

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5. Transactions Installment for Credit Cards:

Credit card Type	Installment Type	Installment Period	Interest rate
<ul style="list-style-type: none">- Classic- Gold- Titanium- Platinum- Signature- World- World Elite- Visa Infinite- Visa infinite private	<ul style="list-style-type: none">- Purchase- Cash (1000 EGP min for one trx.)	From 3 months to 36 months	<ul style="list-style-type: none">- For 3 months: - 2.81% monthly- For 6 months: - 2.77% monthly- For 9 months: - 2.76% monthly- For 12 months: - 2.73% monthly- For 18 months: - 2.67% monthly- For 24 months: - 2.63% monthly- For 36 months: - 2.56% monthly

- The Debit interest for Credit Cards is calculated as following: -

Item	Debit Interest
withdrawals	The debit interest will be calculated from the date of withdrawals
Purchase	The debit interest will be calculated from the date of purchase only for unpaid amount

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Debit (Classic-Gold-Platinum-Titanium- MEEZA DEBIT), Salary and pre-paid

1. Fees and charge for debit and pre-paid cards

Card Type	Salary Cards	Debit Cards								Pre-paid			Visa Internet Prepaid	Debit VIP Cards				
		Classic-Standard Cards	Gold	Tahya Misr gold	Business Debit	Titanium	Platinum USD	Platinum EGP	MEEZA debit card	(Hadaya –Hayaty-Teens)	Tahya misr card	hawalty - Genaric		World	World Elite	Platinum USD	Visa infinite private	
Card validity	N/A							5 years	5 years		2 years with no renewal		3 years	2 years with no renewal	5 years			
Issuance fees for the first year	N/A	150 EGP	200 EGP	200 EGP	100 EGP	250 EGP	20 \$	350 EGP	150 EGP	For customers :85 EGP For university student: 10 EGP	40 EGP	30 EGP	85 EGP	3000 EGP	8000 EGP	Free	8,000 EGP and will be refunded on the next month	
Renewal fees	N/A	150 EGP annually	200 EGP	200 EGP	75 EGP	250 EGP	10 \$	350 EGP	150 EGP	NO renewal for the prepaid cards				3000 EGP	8000 EGP	Free	8,000 EGP and will be refunded on the next month	
Issuance of the Supplementary cards	N/A	100 EGP	150 EGP	150 EGP	N/A	200 EGP	20 \$	300 EGP	100 EGP	N/A				500 EGP	1000 EGP	Free	Free for first 2 cards/ above 1,000 EGP	

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renewal of the Supplementary cards	N/A	100 EGP	150 EGP	150 EGP	N/A	200 EGP	10 \$	300 EGP	100 EGP	N/A				500 EGP	1000 EGP	Free	Free for first 2 cards/ above 1,000 EGP
Reissuance of a replacement for lost/damaged cards	N/A	100 EGP	100 EGP	100 EGP	50 EGP	250 EGP	20 \$	250 EGP	100 EGP	35 EGP	20 EGP	20 EGP	30 EGP	500 EGP	500 EGP	Free	Free

2. Usage Limits inside and abroad for debit and pre-paid cards:

Card Type	Debit Cards								Pre-paid		Visa Internet Prepaid	Debit VIP Cards				
	Classic-Standard Cards		Gold	Tahya Misr	Business Debit	Titanium	Platinum USD	Platinum EGP	MEEZA DEBIT	(Hadaya – Hayaty-Teens)	Tahya misr card – hawalty - Genaric		World	World Elite	Platinum USD	
Purchases Inside Egypt (Daily)	350,000 EGP daily		400,000 EGP daily	300,000 EGP daily	Within the card balance	500,000 EGP daily	10,000 \$ daily	500,000 EGP daily	50,000 EGP daily	30,000 EGP daily		60,000 EGP daily	750,000 EGP daily	1,000,000 EGP daily	750,000 EGP daily	1,000,000 EGP daily
Purchases Inside Egypt (Monthly)	1,000,000 EGP Monthly		1,500,000 EGP Monthly	600,000 EGP Monthly		1,750,000 EGP Monthly	50,000 \$ monthly	2,000,000 EGP Monthly	100,000 EGP Monthly	100,000 EGP Monthly		200,000 EGP Monthly	2,000,000 EGP Monthly	3,000,000 EGP Monthly	2,000,000 EGP Monthly	3,000,000 EGP Monthly
Purchases Abroad	0	N/A	N/A		N/A	N/A	10,000 \$ daily 50000 \$ monthly	N/A	Use inside only	0			N/A		N/A	N/A
Cash withdrawal from ATM (BM – other Bank) inside Egypt	5 transaction and Daily limit of EGP 30,000					10 transaction and Daily limit of EGP 30,000	5 times daily with a maximum of 30,000 daily	12 Transaction and Daily limit of EGP 30,000	5 times daily with a maximum of 30,000 daily and 100,000 EGP monthly	5 transaction and Daily limit of EGP 30,000 and maximum 100,000 EGP per month		N/A	15 transaction and Daily limit of EGP 30,000		12 Transaction and Daily limit of EGP 30,000	15 transaction and Daily limit of EGP 30,000
Cash withdrawal from POS (BM – other Bank) inside Egypt	EGP 250,000 Daily						EGP 250,000 Daily			According to the card Balance with maximum limit 250,000 EGP per Daily			EGP 250,000 Daily			

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Cash withdrawal from ATM & POS abroad	0	1,000 \$ daily 2,000 \$ monthly	N/A	Use inside only	0		N/A	N/A	N/A
contactless purchase limit without pin inside Egypt	600 EGP per transaction with maximum 7 consecutive times except Visa Internet Prepaid								
contactless purchase limit without pin outside Egypt		EGP \$ 50 per transaction with maximum 7 consecutive times	N/A	N/A	N/A				

3. Usage and balance inquiry fees for debit and pre-paid cards:

Card Type	Debit, Salary and pre-paid
Cash withdrawal from BM ATM & POS	Free
Cash withdrawal from other banks ATM Inside Egypt	5 EGP
Cash withdrawal from other banks POS inside Egypt	0.33% from the transaction value + 10 EGP 5 EGP per transaction FOR MEZZA Debit card
Cash withdrawal from POS Abroad	3% from the transaction value + 50 EGP (visa –MasterCard)
Outside fees (Cash-Purchasing)	5 % from the transaction value (visa –MasterCard)
Balance inquiry from BM ATM	Free
Balance inquiry from other banks ATM inside Egypt	2 EGP per transaction
Balance inquiry from ATM Abroad	3 EGP per transaction (visa –MasterCard)
Taya Misr Donation (Tahya Misr Prepaid – Debit)	1% from purchasing volume will be as a donate for Tahya Misr Fund

- All Meeza cards are used only inside Egypt (Cash withdrawal, Purchasing, e-commerce)
- The Usage of Debit & prepaid cards outside Egypt has been stopped from 09-10-2023
- Please be informed that only one of your main credit cards will be available for you to use while abroad, which is the card with the highest categories for only one user, away from supplementary cards issued for other users.

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- International usage for credit cards will be available after 2 months from issuance date.
- Issuance and renewal fees will apply starting 01-06-2024
- All terms and conditions are applied