

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-Fees and charges

Card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	World	World Elite	EL ARABY-ASATHA
Card validity	3 years				2 years	1 year	3 years					
Issuance fees for the first year	150 EGP	150 EGP	250 EGP	250 EGP	250 EGP included I-SCORE fees		300 EGP included I-SCORE fees		500 EGP included I-SCORE fees	1500 EGP	3000 EGP	150 EGP (ASATHA) 100 EGP (EL ARABY)
Renewal fees	150 EGP	150 EGP	250 EGP	250 EGP	250 EGP	300 EGP	300 EGP	500 EGP	1500 EGP	3000 EGP	75 EGP (ASATHA) 50 EGP (EL ARABY)	
Issuance and renewal of the Supplementary cards	75 EGP	75 EGP	Exempted with a maximum 2 cards and 100 EGP for more than 2 cards		N/A		Free with a maximum of 3 cards and 150 EGP for more than 3 cards		Free with a maximum of 4 cards and 300 EGP for more than 4 cards		Free	50 EGP
Reissuance of a replacement for lost/damaged cards	75 EGP						Free	Free	Free	Free	75 EGP	

1- Usage Limits inside and abroad :

Card Type	Classic	Islamic Classic	Gold	Islamic Gold	Business	Corporate	Titanium	Islamic Titanium	Platinum	World	World Elite	EL ARABY-ASATHA
Purchases Inside Egypt	Within the credit card limit											
Purchases Abroad	Within the credit card limit											
Cash withdrawal from ATM inside Egypt	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the credit limit with maximum 10,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the credit limit with maximum 15,000 EGP per month	Daily limit of 12,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	40% from the card limit with maximum 10,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs	50% from the card limit with maximum 50,000 EGP per month	Daily limit of 16,000 EGP from BM ATMs, Daily limit of 4,000 EGP from Other banks ATMs			No cash usage
Cash withdrawal from POS inside Egypt	Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily		Within the card limit with maximum 150,000 EGP daily			
Cash withdrawal ATM & POS abroad	500 \$ per month						750 \$ per month			1500 \$ per month	N/A	
contactless purchase limit without pin	to 600 EGP per transaction or equivalent in foreign currency with maximum 10 transaction except EL-Araby Card											

2- Usage and balance inquiry fees :

Card Type	Classic	Gold	Business	Corporate	Titanium	- Islamic Classic - Islamic Gold - Titanium Islamic	Platinum	World	World Elite	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										

3- Interest Rate (Calculated on Monthly statement):

- Classic	- Gold - Platinum - Titanium - World - World Elite	- Business - Corporate	- Al Araby	- Islamic Classic - Islamic Gold - Islamic Titanium	- Installment card
2.25% per month Secured & unsecured			10% per year (fixed)	11.39% (fixed)	20.4% per year (Decreasing)

4- Transactions Installment:

Card Type	Installment Type	Installment Period	Interest rate
- Classic - Gold - Titanium - Platinum - World - World Elite	- Purchase - Cash (1000 EGP mini for one trx.)	6 & 12 & 24 & 36 Months	- 20.4% per year (Decreasing) for purchase - 26% per year (Decreasing) for Cash

• The Debit interest is calculated as following:-

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

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	MEEZA debit card	(Hadaya – Hayaty-Teens)	Tahya misr card	hawalty - Genaric		World	World Elite	Platinum
Card validity	N/A	5 years							2 years with no renewal		3 years	2 years with no renewal	5 years		
Issuance fees for the first year	N/A	30 EGP	40 EGP	Exempted	100 EGP	60 EGP	100 EGP	20 EGP	For customers :50 EGP For university student : 10 EGP	40 EGP	FREE	50 EGP	500 EGP	1500 EGP	Free
Renewal fees	N/A	30 EGP annually	40 EGP	30 EGP	75 EGP	60 EGP	100 EGP	20 EGP	NO renewal for the pre_paid cards			500 EGP	1500 EGP	Free	
Issuance of the Supplementary cards	N/A	30 EGP	40 EGP	30 EGP	N/A	60 EGP	100 EGP	20 EGP	N/A			500 EGP	1500 EGP	Free	
renewal of the Supplementary cards	N/A	30 EGP	40 EGP	30 EGP	N/A	60 EGP	100 EGP	20 EGP	N/A			500 EGP	1500 EGP	Free	
Reissuance of a replacement for lost/damaged cards	N/A	30 EGP	40 EGP	20 EGP	50 EGP	60 EGP	100 EGP	10 EGP	35 EGP	20 EGP	20 EGP	30 EGP	Free	Free	Free

2- Usage Limits inside and abroad :

Card Type	Salary Cards	Debit Cards							Pre-paid		Visa Internet Prepaid	Debit VIP Cards		
		Classic-Standard Cards	Gold	Tahya Misr	Business Debit	Titanium	Platinum	MEEZA DEBIT	(Hadaya –Hayaty-Teens)	Tahya misr card –hawalty -Genaric		World	World Elite	Platinum
Purchases Inside Egypt	Within the card / Account Balance							50,000 EGP daily	Within the card balance and maximum 10,000 EGP per month	Within the card balance and maximum 50,000 EGP per month	Within the card balance and maximum 50,000 EGP per month	Within the Account Balance		
Purchases Abroad	9,000 \$ per month	9,000 \$ per month			10,000 \$ per month	12,500 \$ per month	N/A	1,000 \$ per month	1,000 \$ per month	25,000 \$ per month	25,000 \$ per month	12,500 \$ per month		
Cash withdrawal from ATM (BM – other Bank) inside Egypt	5 transaction and Daily limit of EGP 20,000	5 transaction and Daily limit of EGP 20,000	5 transaction and Daily limit of EGP 20,000		10 transaction and Daily limit of EGP 20,000	12 Transaction and Daily limit of EGP 20,000	5 times daily with a maximum of 20,000 daily and 100,000 EGP monthly	5 transaction and Daily limit of EGP 15,000 and maximum 50,000 EGP per month		N/A	15 transaction and Daily limit of EGP 20,000	15 transaction and Daily limit of EGP 20,000	12 Transaction and Daily limit of EGP 20,000	
Cash withdrawal from POS (BM – other Bank) inside Egypt	EGP 50,000 Daily	EGP 150,000 Daily						According to the card Balance with maximum limit 50,000 EGP per month			EGP 150,000 Daily			
Cash withdrawal from ATM & POS abroad	500 \$ per month		750 \$ per month	500 \$ per month	750 \$ per month		N/A	250 \$ per month	500 \$ per month	1,500 \$ per month		750 \$ per month		
contactless purchase limit without pin	to 600 EGP per transaction or equivalent in foreign currency with maximum 3 consecutive times except Visa Internet Prepaid													

3- Usage and balance inquiry fees

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)	3 % 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

- Meeza debit card is used only inside EGYPT (Cash withdrawal , Purchasing)
- All terms and conditions are applied