

# Usage limits and Fees Details

Usage limits	Details
Limit of Online Purchasing Inside Egypt	Within the card credit limits with Maximum 2,000,000 EGP per Month with a limit of 20 times daily
Limit of Online Purchasing Outside Egypt (In case the customer has not informed the bank of the travel) (within the monthly purchase limit outside Egypt)	200,000EGP Monthly with a limit of 15 times daily
Contactless purchase limit without pin inside Egypt	600 EGP per transaction with maximum 15 consecutive transaction
Contactless purchase limit without pin outside Egypt	Equivalent to 50 USD per transaction with maximum 15 consecutive Transaction
Local purchase transactions	Within the credit limits of the card
International purchase transactions (In case the customer has informed the bank of the travel) (E-commerce - POS)	500,000 EGP Monthly
International monthly purchase limit (in case the customer hasn't informed the bank of the travel)	200,000EGP monthly
Local cash withdrawals (ATM)	EGP 30,000 Daily
P.O.S cash withdrawal from BM Branches	With max.limit 250,000
International cash withdrawals (In case the customer has informed the bank of the travel)	6,000 EGP monthly

Fees and charges	Details
Issuance	Free
Renewal	Free
Supplementary cards issuance and renewal	Free by maximum two cards
Reissuance of a replacement for lost /damaged card	EGP 500
Cash withdrawals through BM ATMs and P.O.S and Other Banks' machines within Egypt	2% of the amount withdrawn with minimum EGP 15
Inquiry about the available balance via BM ATMs	Free
Inquiry about the available balance via Other banks ATMs inside Egypt	EGP 1 per transaction
Inquiry about the available balance via ATMs outside Egypt	EGP 3 per transaction
Interest rate	4% monthly
Penalty for delay	EGP 75
Exceeding credit limit	EGP 75
Cash withdrawals outside Egypt	3% of the transaction's value + EGP 50 per transaction
Commission for transactionsoutside Egypt (cash withdrawals – purchases)	3 % of the transaction's value
Disputing on any transaction through (Fax, Email or Call Centre) where it is proven that the customer is not entitled to dispute on such transaction	EGP 50
Printing certified transactions statement starting from the following month	EGP 20
Requesting clearance letter, certificate of indebtedness or to whom it may concern letter	EGP 50

\*Terms and conditions apply



Tax number 200-005-316

