

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	Corporate	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	EL ARABY-ASATHA
Card validity	3 years				2 years	1 year	3 years						2 years
Issuance fees for the first year	150 EGP	150 EGP	250 EGP	250 EGP	200 EGP		300 EGP		500 EGP	2000 EGP	2000 EGP	5000 EGP	150 EGP (ASATHA) 100 EGP (EL ARABY)
Renewal fees	150 EGP	150 EGP	250 EGP	250 EGP	100 EGP		300 EGP	300 EGP	500 EGP	2000 EGP	2000 EGP	5000 EGP	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	1500 EGP	1500 EGP	5000 EGP	50 EGP
Reissuance of a replacement for lost/damaged cards	100 EGP	100 EGP	100 EGP		N/A		150 EGP		150 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	Corporate	Titanium	Islamic Titanium	Platinum	Signature	World	World Elite	EL ARABY-ASATHA
Purchases Inside Egypt	Within the credit card limit												
Cash withdrawal from ATM inside Egypt	Daily limit of 26,000 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 26,000 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 26,000 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 26,000 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 4,000 EGP from Other banks ATMs Daily limit of 26,000 EGP from BM ATMs,				N/A
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)	3,000 EGP per month		10,000 EGP per month		3,000 EGP per month		25,000 EGP per month		50,000 EGP per month	100,000 EGP per month	200,000 EGP per month		
Monthly international purchase limit In case the customer hasn't informed the bank of the travel	3,000 EGP per month		10,000 EGP per month		3,000 EGP per month		25,000 EGP per month						
Cash withdrawal ATM (In case the customer has informed the bank of the travel)	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 1500 EGP 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	Corporate	Titanium	- Islamic Classic - Islamic Gold - Titanium Islamic	Platinum	Signature	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)	10 % 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 • Word Elite 	<ul style="list-style-type: none"> • Business • Corporate 	<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
- Classic - Gold - Titanium - Platinum - Signature - World - World Elite	- Purchase - Cash (1000 EGP min for one trx.)	6 & 12 & 24 & 36 Months	- 3% per month (Decreasing) for purchase - 3.50% per month (Decreasing) for Cash

- 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							MEEZA debit card	Pre-paid				Visa Internet Prepaid	Debit VIP Cards		
		Classic-Standard Cards	Gold	Tahya Misr gold	Business Debit	Titanium	Platinum USD	Platinum EGP		(Hadaya –Hayaty-Teens)	Tahya misr card	hawalty - Genaric	World		World Elite	Platinum	
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	70 EGP	80 EGP	Exempted	100 EGP	150 EGP	20 \$	200 EGP	70 EGP	For customers :50 EGP For university student: 10 EGP	40 EGP	FREE	50 EGP	1500 EGP	5000 EGP	Free	
Renewal fees	N/A	50 EGP annually	50 EGP	30 EGP	75 EGP	100 EGP	10 \$	200 EGP	50 EGP	NO renewal for the prepaid cards				1500 EGP	5000 EGP	Free	
Issuance of the Supplementary cards	N/A	70 EGP	80 EGP	30 EGP	N/A	150 EGP	20 \$	200 EGP	70 EGP	N/A				1500 EGP	5000 EGP	Free	
renewal of the Supplementary cards	N/A	50 EGP	50 EGP	30 EGP	N/A	100 EGP	10 \$	200 EGP	50 EGP	N/A				1500 EGP	5000 EGP	Free	
Reissuance of a replacement for lost/damaged cards	N/A	70 EGP	80 EGP	20 EGP	50 EGP	150 EGP	20 \$	200 EGP	70 EGP	35 EGP	20 EGP	20 EGP	30 EGP	1500 EGP	3000 EGP	Free	

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

Card Type	Salary Cards	Debit Cards							MEEZA DEBIT	Pre-paid		Visa Internet Prepaid	Debit VIP Cards		
		Classic-Standard Cards	Gold	Tahya Misr	Business Debit	Titanium	Platinum USD	Platinum EGP		(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 100,000 EGP per month	Within the card balance and maximum 100,000 EGP per month	Within the card balance	Within the Account Balance		
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		
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		
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				
Cash withdrawal from ATM & POS abroad	0					1,000 \$ daily 2,000 \$ monthly	N/A	Use inside only	0			N/A	N/A		
contactless purchase limit without pin inside Egypt	600 EGP per transaction with maximum 10 consecutive times except Visa Internet Prepaid														
contactless purchase limit without pin outside Egypt						EGP \$ 50 per transaction with maximum 7	N/A	N/A	N/A						

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		consecutive times			
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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)	10 % 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)
- This limit of usage applied from 08-06-2023, interest charge rates applied from 11-09-2023 and fees applied from 05-03-2023.
- 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.
- It is necessary to send documents (exit and entry stamp from the Arab Republic of Egypt from the passport) within a maximum period of 90 days from the date of leaving the country by visiting the nearest branch or sending documents to e-mail CardLimitException@banquemisr.com
- In case of not submitting the required documents, the bank will inform the Egyptian Credit Bureau I-Score to put the customer in the negative lists, and will be also included in the list of customers to whom they is prohibited to issue credit cards or benefit from them of banking services in the future, as well as informing the concerned authorities to take the necessary action.
- International usage for credit cards will be available after 2 months from issuance date.
- Supplementary Cards international usage: 50% of the primary card limit will be available for only 1 supplementary card without affecting the available limit for the primary card holder.
- All terms and conditions are applied

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