

Crédit Agricole Egypt Summary Corporate & Enterprises Tariff



October 2018

Accounts Opening Fees	
Company Account	EGP 50 or equivalent per account
Maintenance Fees / Service Charges	
Account Maintenance Fees	EGP 30 or equivalent / quarter per account
Cash Deposit With Same Value Date	0.2% (min EGP 25 / max EGP 300) 0.3% (min USD 15 / max USD 100)
Internal Transfer Local (Own / other) performed over the counter below EGP 100,000.00	EGP 20
Products	
Current	
Minimum Balance to open account	EGP 2,500 / USD 1,000
Monthly charges if account falls below minimum	EGP 20 or equivalent
Counter Payment order per transaction	EGP 15 / USD 2
Check Plus	
Minimum Balance to open account	EGP 2,500 / USD 1,000
Minimum Balance to pay interest	EGP 10,000 / USD 3,000
Monthly charges if account falls below minimum balance	EGP 20 or equivalent
Counter Payment order per transaction	EGP 15 / USD 2
Call	
Minimum Balance to open account	EGP 100,000 / USD 30,000
Minimum Balance to pay interest	EGP 100,000 / USD 30,000
Debiting Call account without notice (2 days for local currency & 5 days for other currencies)	same day value 0.2% (min EGP 50, max EGP 500) 0.3% (min USD 20, max USD 120)
Monthly charges if account falls below minimum balance	EGP 20 or equivalent
Time Deposit	
Minimum opening balance	EGP 1,000 / USD 1,000
Corporate Credit Card	
Business card «Corporate cards»	
Issuance / Annual Fees (Primary)	EGP 300
Card Replacement	EGP 100
FX Mark-Up Fees	3%
Duplicate Consolidated Statement	EGP 30
Duplicate Employee Statement	EGP 10
Cash Advance Fee	3% (min EGP 20)
Late Payment fees	Free
Over Credit Limit Fee	Free
Invalid Dispute Fees / Sales Voucher Copy	EGP 125
Credit cards Stamp duty fee on HDB	0.05% per quarter
Other Operations & Services Charges	
Overdraft	
Arrangement / Renewal Fee	Free
HDB commission	0.20%
Annual Facility I-score Fee	EGP 50
Mail Facilities	
KIO Facilities	EGP 200 or equivalent in FCY per month
Mail Charges	EGP 5 (normal), EGP 10 (registered)
Fax Charges	EGP 15 (local), USD 3 (international)
Courier	
Local	Actual Cost (min EGP 30)
Overseas	Actual Cost (min USD 20)
Statement	
On request statement current year (within 12 months)	EGP 20 or equivalent
Statement - previous years (over 12 months) per year	EGP 80 / USD 8 (max EGP 600 / USD 100)
MT940 – Statement Charges – Outward (Per account per month)	EGP 900 or Eqp in FCY
MT101 Generation from Online banking	USD 75 Monthly (or equiv in FCY)
Issuance of Certificate (within 12 months)	EGP 100 or equivalent
Issuance of Certificate (over 12 months)	EGP 150 or equivalent
Issuance of Interest Certificate (per year)	EGP 200 or equivalent
Retrieve copy of bank documents not available online	min EGP 50 / USD 10 per instrument, max (EGP 300/USD 60)
Mailing charges for KYCs	EGP 15
Standing Instructions	
Standing Instruction (sweep-out) per transaction	EGP 5 / USD 1 or Eqp in FCY
Standing Instruction per transaction	EGP 5 / USD 1 or Eqp in FCY
Standing Instruction (others) per transaction	EGP 50 or Eqp
Power of Attorney	EGP 30 / USD 6
Paper Small Notes Deposit Charges	
Denomination up to Five pounds	0.6% « In excess of 20 bundles of 5's notes »
Small Denomination charges on deposit in USD & FCY	10's 0.1% 5's 0.5% 2's 1.5% 1's 1.5%
Custom & Taxes Payment Services	
Customs Electronic Payments	0.21% (min EGP 30, max EGP 350) in additional to VAT
Tax collection	0.01% (min EGP 10, max EGP 100) in additional to VAT
I-Score Self Checking Service	
Credit Bureau Self Checking (I-Score) Fees	Company EGP 100 or equivalent
Checks	
Check Book	
Issuance fees (small checkbook)	12 L - EGP 50 or equivalent
Issuance fees (medium checkbook)	24 L - EGP 80 or equivalent
Issuance fees (big checkbook)	48L - EGP 150 or equivalent
Stop Payment (Per Request)	EGP 60 or equivalent
Authenticity of Signature	EGP 5
Check Clearing	
Outward	
Clearing Check Charges	EGP 15
Charge on waiving v/d, proceeds credited to clients same v/d of CBE	0.3% (min EGP 100, max EGP 1000)
Charges on requested check copy as per client request	EGP 10/ USD 5
Return Checks	EGP 30
Inward	
Returned Checks	EGP 50 / USD 10
Local Currency	Free
Charges on requested check copy as per client request	EGP 10/ USD 5
Check Collection	
Outward	
Local Currency	0.3% (min EGP 20, max EGP 500)
Foreign Currency	0.4% (min USD 5, max USD 100)
Returned Checks	EGP 25 / USD 5
Charges on requested check copy as per client request	EGP 10/ USD 5
Charge on waiving v/d, proceeds credited to clients same v/d credited to CAE	0.4% (min USD 20, max USD 200) 0.3% (min EGP 100, max EGP 1000)
AIB Foreign Clearing House Charges	Up to USD 2,000 - Charge USD 5 USD 2,001 to USD 10,000 - Charge USD 7 USD 10,001 to USD 20,000 - Charge USD 10 USD 20,001 and above - Charge USD 15
Courier charges on abroad checks	USD 30 or equivalent
Inward	
Charges on requested check copy as per client request	EGP 10/ USD 5
Local Currency	0.1% (min EGP 20, max EGP 500)
Foreign Currency	0.2% (min USD 5, max USD 100)
Purchased Checks	
Check purchase Local	0.6% Clearing & 2.5% Collection (with min EGP 30)
Check purchase Foreign	1% (min USD 8)
Bank Draft	
Local Currency	0.2% (min EGP 20, max EGP 300)
Foreign Currency	0.3% (min USD 15, max USD 100)
Bills	

Local Bills, Promissory notes, Post Dated Checks	
Outwards Bills for Collection	0.3% (min EGP 20, max EGP 500)
Inwards Bills for Collection	0.15% (min EGP 20 / USD 4, max EGP 250 / USD 50)
Protest Charges	0.1% (min EGP 10, with no max plus court expense)
Mail Charges T. Bills	EGP 10
Withdrawal of bill or check	EGP 30 / USD 5
Returned Items	EGP 50 / USD 10 for Inward - EGP 15 / USD 3 for Outward
Postponement	EGP 30 or equivalent every postponement
Reports linked with T.bills as per customer request	EGP 5 per paper request (Min EGP 20, MAX EGP 100)
Corporate Checks	
Special Designed Checks for Corporate only	
CAE print and MICR encode checks	EGP 2 per check
Client print and encode with CAE providing Serial No	EGP 50 / each 100 Serial
Transfers	
Internal Transfer Local or Foreign between CAE accounts including internal transfer over the counter in case the transfer amount is EGP 100,000.00 or above	Free
Outgoing transfer Local Currency	0.2% (min EGP 25, max EGP 300) + swift charge
Outgoing transfer Foreign Currency (local/international)	0.3% (min USD 5, max USD 100) + swift charge
Outgoing transfer Local Currency by (ACH) Direct Credit	0.2% (min EGP 10, max EGP 300)
Non client beneficiary for collection at any CAE branch	0.3% (min EGP 15, max EGP 100)
SWIFT/ACH charges	
Local Currency Transfer	EGP 30
Foreign Currency Transfer	USD 25 or Equiv.
International Invalid Inquiry	USD 25 or Equiv.
Repair message or inquiry for international or domestic FT swift messages	USD 5 or equivalent
Local Currency Transfer - ACH Direct Credit/Debit	EGP 2
Retrieving Copy of Credit Advice/Swift Message	EGP 30
Mutual Funds & Custody Fees	
Safekeeping	
Account opening	EGP 20 flat one time
Encoding / Updating data on stock exchange / amalgamation request	EGP 40 (Including stock exchange fees)
Depositing securities to scriptless with MCDR	0.3% at the closing market value of previous day min. EGP 50 for each stock type with no max
Buying & Selling securities under central custody	0.1% min. EGP 5 with no max
Quarterly statement of account	Free
Annual holding fees	
Value of Portfolios	Percentage
From 1 EGP to 1 Million Pounds	0.00075
From 1 Million to 20 Million Pounds	0.00040
From 20 Million to 55 Million Pounds	0.00020
More than 55 Million Pounds	0.00015
Balance transfer to other book-keeper	0.1% min. EGP 10 (each type of stock)
Balance transfer from other book-keeper	Free
Pledge and /or releasing pledge.	0.075% max. EGP 3,000 + EGP 100 MCDR actual charges for each stock type
Coupon collection	0.5 % from coupon value (with minimum of EGP 20 with maximum EGP 1000)
Free Shares	Free
Shares/M. fund Statements per request	EGP 10
Monthly Fees of Board Membership Guarantee	EGP 100
Bookkeeping Statement per request	EGP 10
Certificate of General assembly meeting	EGP 20
Certificate of Board Membership Guarantee	EGP 100
Issuance of balance certificate for mutual funds	EGP 100
New capital or capital increase subscription (IPOs)	EGP 200 / USD 40
Custody & book keeping	
Custody Fees physical shares	0.3 % annually, to be collected pro-rata monthly at the closing market value of previous month min. EGP 5
Coupon collection	1% (min. EGP 5 max. EGP 500)
Global Depository (GDR)	
Transaction Fees	0.00025 minimum USD 60 maximum USD 250 plus actual GDR fees
GDR conversion (from local to GDR or vice versa)	USD 100 + EURO 50 per transaction plus actual third party fees (foreign correspondent bank/ESE/local correspondent bank)
GDR coupon collection	USD 50 flat fees plus actual Global Depository Corporate Action fees
GDR custody fees	0.30 % Month End Fees
Bank Certificate of (Under Formation & Capital Increase & Complete Capital)	
Under Formation and Increase of Capital Certificates Issuance including True Copy	EGP 650 or equivalent
Under formation Capital certificates amendments	EGP 300 or equivalent
Under formation of Capital Certificates for limited liability companies «LLC» Capital Less than EGP 250K	EGP 100
Under formation of Capital certificates amendments for limited liability companies «LLC» Capital less than EGP 250K	EGP 50
Securities Settlements	
As per attached annex to each separate contract	
Treasury Bond	
For non primary dealer banks and their clients	EGP 500 flat fee per annum plus actual MCDR annual maintenance fees (EGP 5 per EGP 100,000 of the mark to market value of the securities balance at the end of each year)
For CAE Clients	Normal CAE Bookkeeping tariff to be applied
Primary Auction	0.125% per transaction (min. EGP 100 / max EGP 300)
Treasury Bills	
Swift Fees	EGP 30 Per deal
Custody Fees	5/1,000,000 per purchase deal (primary/secondary/ Transfer in) (min EGP 5 - max EGP 500)
Egypt Eurobonds	
Annual maintenance fees	USD 60 / annum - collected monthly
Coupon Collection	0.05% per transaction (min. USD 5 / max. USD 500)
Issuance of Letters of Guarantee	
Bid Bonds	0.3% each 3 months (min EGP 150) or Eqp
L/G's issued for account or against local bank's guarantees	0.3% each 3 months (min EGP 150) or Eqp
Performance and advance payment	0.6% each 3 months (min EGP 200) or Eqp
Other guarantees including undertaking of payment of bills and promissory notes	0.6% each 3 months (min EGP 200) or Eqp
Local Guarantee Issuance Charge	EGP 70 or equivalent
N.B. - Special Cases	
1) 100% NIB cash covered L/Gs are subject to the minimum commission collected on issuance and extension whatever the period is.	min. commission till becomes operative
2) L/Gs which become operative on a subsequent date	same as issuance
Increase	same as issuance
Extension	The minimum on period already charged/ for further period(s) same commission as issuance
Amendment	
Confirmation Letter Charges	EGP 70 or equivalent
1) On issuance - for addition of term(s) and/or deletion of term(s) to CAE standard form and/or providing special text instead	EGP 70 or Eqp flat fee on every amended item
2) During validity { Amendments other than extension or increase }	EGP 70 or Eqp flat fee on every amended item
Payment in settlement of a claim under LG's issued or confirmed by CAE	0.15% (min EGP 210) or Eqp
Guarantees advised to foreign beneficiaries through correspondent bank	USD 50 - additional flat fee plus issuance commissions & charges
Collection of Charges	
Charges can be collected for the whole validity of L/G or every 3 months till returned or cancelled and not refundable for that period	
Bid bonds valid for more than 1 year will be charged as performance bonds	
All commission charges & fees are calculated and paid in the same currency of the transaction or equivalent in EGP	

Full commission to be applied for LGs covered 100% with interest bearing collateral	
FIDBC	
Bills & Documents Received From Abroad	
Bills or documents for collection	
Documents or documentary bills	
Collections Commissions	
N.B. in case transfer executed in advance prior to delivery of documents and transfer commission charged by CAE through Branch / Funds Transfer Department, Trade Finance / Branch upon delivery of docs. should collect difference between collection commission (1.25%) and transfer commission collected upon execution of the advance payment transfer.	
FIDBCs commission to be applied as well for transfers related to settlement of suppliers dues under trade/commercial transaction where CAE doesn't issue Form 4.	1.25% (min USD 50) or Eqp
Bills for acceptance	
Acceptance and returned	USD 15 or Eqp
Acceptance and collection	USD 15 or Eqp + collection comm. maximum (1.25%)
Accepted by importer and availed by CAE	Collection commission (1.25 %) maximum plus 0.50% maximum avalization commission on each 3 months from date of acceptance/ avalization to maturity date
Acceptance commission under FIDBC'S	USD 15 or Eqp
Amendment to collection instruction	USD 15 or Eqp
Swift Acknowledgement (MT410) Charges	USD 10 or Eqp
Charges for advising / covering letter	USD 7 or Eqp
Swift charges for payment of FIDBCs	USD 25 or Eqp
Special cases	
Delivery of bills or documents without payment	50% of collection commission
Returned bills / Documents unpaid charged to the drawer	USD 30
FIDBC commission to be applied for clients requests for transfers that represents settlement of their dues towards suppliers related to trade open account transactions even if no Form 4 issued by CAE	
In case documentary collection transfer from Local Bank to another based on remitting Bank or importer request the Local Bank whom transfers the documents should collect actual cost only according to the service provided (e.g. Courier/Swift charges) & the other local Bank whom received the documents has the rights to collect the full collection commission considering that they will arrange for the delivery & the payment of documents from their side	
Documentary Credit Transactions	
Import L/Cs	
Opening (com. on each 3 months)	
Local Import L/Cs in EGP Currency	maximum 1.25% (min USD 60) or Eqp
L/Cs fully cash covered	Same standard rate for local & foreign L/Cs to be applied
Payment commission where CAE acts for both applicant and beneficiary	0.3% (min USD 35) or Eqp
Import L/Cs Foreign & Import LC Local in FCY	maximum 1.25% (min USD 75) or Eqp
Negotiation of Import L/Cs	
Charges	USD 7 or Eqp charge for covering letter
Acceptance	opening com. + 0.50% on each 3 months of supplier's facility
Discount own acceptance under L/Cs	USD 100 flat fee + discount interest
Revolving	opening comm. + additional 0.25 % on each revolving amount (amount exceeding LC original amount)
L/Cs on strength of credit facilities to the bank	On case by case basis
Increase	same commissions as opening (1.25% on LC increased amount)
Extension	0.25% per quarter for each of the three quarters following the issuing commission. In case of extension of the LC after one year, for the first quarter of the second year commission for 1.25% to be applied, then 0.25% for each following quarter till end of the year. In case of further extensions after 2 years, same mechanism to be applied (1.25% for first quarter & 0.25% for each following quarter)
L/Cs Amendment other than increase & extensions	USD 12 or Eqp on every amended item
Confirming local banks' L/Cs	On a case by case basis
Miscellaneous Charges	
a- L/Gs payable against shipping documents	Treated as L/Cs regarding charges
b- Payment of documents after expiry date and or overdrawn amount of the L/C	Treated as documentary collection (i.e. 1.25%)
c- Issuance of «Annex 4» form	USD 12 or Eqp
d- Swift charges: - full Swift	USD 70 or Eqp
- short form	USD 30 or Eqp
- amendment	USD 30 or Eqp
Commissions are collected as follows:	
Commission to be collected at time of execution of customer request	
Opening, increasing, and extension commission to be applied for full L/C validity	
No refund if L/C is totally or partially used before validity, not used or cancelled at client's request	
Refunds (excluding swift charge) only if (a) LC is refused by correspondent or monetary authority; or (b) beneficiary has not been informed of extension and the LC used within validity	
Shipping Guarantees	
Under L/C or endorsing shipping documents	USD 15 or Eqp
Without L/C	0.75% to 1.5% each 3 months (USD 20) or Eqp
Export L/Cs	
Swift Acknowledgement (MT 730)	USD 25 or Eqp
Advise without undertaking	USD 100 or Eqp
Confirmation	On a case by case basis based on the country & issuing bank risk minimum USD 150 - per transaction
Extension	USD 20 or Eqp plus confirmation com. whether applicable to balance and/or validity
Paying, debiting or withdrawing documents	0.3% (min USD 150 or Eqp)
Discount of docs. under export L/Cs	0.3% (min USD 150 or Eqp.) + USD 100 or Eqp. flat fee + discounting interest
Advising of discrepancies	USD 10 or Eqp advising charges per each set's discrepancies received from negotiating banks
Acceptance (confirmed L/C)	0.25 % per month from acceptance till maturity min USD 50 or Eqp
Advising acceptance of export bill under LC	USD 10 or Eqp
Advising acceptance of export bill under FODBC	USD 5 or Eqp
Revolving (confirmed)	Confirmation commission each 3 months on original amount also on revolving amounts every period and on amounts paid in excess
Transferable L/Cs	same previous rates applied to export L/Cs + 0.5 % per transfer minimum USD 100 or Eqp
Increase	same rate of advising or confirmation
Amendment	USD 20 or Eqp
Amendment - Cancellation fee for LCs expired unutilized on our books	USD 50 or Eqp
Special cases	
In case 2 Banks shares in the services of an export LC , commission to be collected according to the services provided by each Bank and in case the 2 Banks shares in same type of services, relative commission to be splitted between these 2 Banks unless in case of agreements other than that.	
Bills and Documents sent Abroad	
Bills & documents for collection, hypothecated, discounted or delivered without payment	
Sight	Sight: 0.225 % (min USD 150 or Eqp)
Supplier facilities	Supplier facilities: 0.225 % (min USD 150 or Eqp) + flat charges USD 50 or Eqp
Discounting of Docs. for Collection	0.225% (min USD 150 or Eqp)+ flat charges USD 150 or Eqp + discounting interest
Issuance of Export Certificates	EGP 200 - per certificate
Corporate Facility Charges	
Supervision of stores (open/closed pledge)	EGP 150 monthly per store + actual cost
Withdrawal of goods	0.5 % of goods value
Stagnant goods	0.2 % monthly of goods value increased to 0.3 % monthly on the subsequent years
Commission on checks received for assigned contracts	0.5 % of check value
Commitment fees (medium & long term)	As per agreement
Certificate of liability	Free
Extracting commercial register on behalf of clients	EGP 100
GENERAL RULES	
This tariff is applied to all clients in addition to any requested CBE or Correspondents' commission & charges.	
This tariff is applicable to all accounts/transactions as well as contracts new/old unless otherwise stated.	
All commission & charges related to export transactions has to be collected upon providing the service & subject to availability of sufficient credit balance on client account held with CAE . In case of no sufficient balance, commission and charges to be collected in full upon receiving proceeds from correspondent (i.e. at payment event) . Exception to the above is the confirmation commission under export LCs where confirmation commission has to be paid by the exporter client (LC beneficiaries) prior to adding confirmation by CAE.	
Non-USD FCY charges/commissions will be debited in the same account currency based on the daily exchange rate determined by the Bank.	
Fees and charges are to be determined on a case by case basis as per arrangements in respect of investment agencies, management of syndicated loans and loans financed by international finance institutions.	
CAE payroll service charges will be applied according to payroll Program contract categories.	
Stamp Duty 0.05% to be collected quarterly according to ministry of Finance.	

