

Crédit Agricole Egypt Summary Individual Tariff



May 2022

ACCOUNTS OPENING FEES	
Individual Account	EGP 60 or equivalent per account
Maintenance Fees / Service Charges	
Account Maintenance Fees	EGP 45 or equivalent / quarter per account
Services included	
Phone Plus / IVR service 19191	Free
Consumer Online Banking	Free
Change email address through branch or digital channels	Free
Block card through branch or digital channels	Free
Inquiry about happy points balance (through branch or digital channels)	Free
Redeem Happy points against credit card AMF (through branch or digital channels)	Free
Cash Deposit With Same Value Date	0.2% (min EGP 50, max EGP 500) 0.3% (min USD 15, max USD 150) or Eqv. in FCY
Cash withdrawal on the counter up to EGP 10,000	EGP 50
Counter Payment order per transaction	EGP 150 / USD 15
Printed Statement	EGP 25 or Eqv.
E-Statement	Free
Non client beneficiary for collection at any CAE branch	0.3% (min EGP 40, max EGP 400) or Eqv.
Products	
Saving	
Minimum Balance (to open account)	EGP 3,000 / FCY 500
Minimum Balance (to pay interest)	EGP 5,000 / FCY 500
Saving Tiered Interest-Local Currency	
Minimum Balance (to open account)	EGP 3,000
Minimum Balance (to pay interest)	Based on tiered
My First Account	
Annual fees	EGP 50
Current	
Minimum Balance (to open account)	EGP 3,000 / USD 1,000
Monthly charges if account falls below minimum balance	EGP 30 or Eqv.
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 30 or Eqv.
Call	
Minimum Balance (to open account)	EGP 100,000 / USD 30,000
Minimum Balance (to pay interest)	EGP 100,000 / USD 30,000
Monthly charges if account falls below minimum balance	EGP 30 or Eqv.
Debiting Call account without notice (2 days for local currency & 5 days for other currencies)	same day value 0.2% (min EGP 75, max EGP 750) 0.3% (min USD 30, max USD 180)
Quattro Daily Account	
Monthly Fees	EGP 25 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	EGP 5,000
Minimum Balance (to pay interest)	EGP 10,000
Quattro Primary Account (Current & Saving)	
Account Opening Fees	EGP 100
Quarterly Fees	EGP 70 Quarterly (covering maintenance charges + Other benefit)
Quattro Saving Account	
Minimum Balance (to open account)	EGP 3,000
Minimum Balance (to pay interest)	EGP 5,000
Quattro Current Account	
Minimum Balance (to open account)	EGP 2,500
Monthly charges if account falls below minimum	EGP 30 or Eqv. in FCY
Privilege Account	
Monthly Fees	EGP 100 (covering maintenance charges + Other benefit)
Minimum Balance (to open account)	EGP 10,000
Online Daily Account	
Using CAE branches network for any transaction that is also available on our digital channels will cost customers an additional EGP 100 per each transaction	
Payroll Account	
Maintenance Fees / Service Charges	EGP 15 or equivalent / quarter per account
Minimum Balance (to open account)	Nil
Minimum Balance (to pay interest)	Nil
Monthly charges if account falls below minimum balance	waived
Time Deposit	
Minimum opening balance	EGP 1,000 / USD 1,000
DEBIT CARD	
VISA Classic Debit Card	
Issuance Fees / Renewal Fees	EGP 60 Primary / EGP 50 Supplementary
Card Replacement Fees	EGP 100 (Primary & Supplementary)
VISA Gold Debit Card	
Issuance Fees / Renewal Fees	EGP 100 Primary / EGP 60 Supplementary
Card Replacement Fees	EGP 100 (Primary & Supplementary)
Platinum Fidele & Platinum Private Banking Debit Cards	
Issuance/ Renewal fees- Primary	Free
Issuance/ Renewal fees- Supplementary	EGP 100
Card Replacement Fees (Primary & Supplementary)	EGP 150
Other Debit Card Fees	
Debit Card International Cash withdrawal transaction	5% min EGP 50 or Eqv.
Cash / inquiry transaction Using Non CAE ATMs	Withdrawal EGP 12 per transaction/ Inquiry EGP 6 per transaction
PREPAID CARD	
Prepaid Issuance Fees	EGP 100 (2 years validity)
Prepaid cash withdrawal fees for Non CAE ATMs Only	EGP 20
Prepaid Inquiry fees / cash withdrawal fees - on CAE ATMs	Free
CREDIT CARD	
Classic/ Gold A - card limit up to EGP 10,000	
Annual Fees Classic (Primary)	EGP 175
Annual Fees Classic (Supplementary)	EGP 80
Card Replacement	EGP 125
Late Payment fees	EGP 120
Card Replacement (Supplementary)	EGP 75
Gold B - card limit EGP 10,001 - EGP 29,999	
Issuance /Annual Fees (Primary)	EGP 250
Issuance / Annual Fees (Supplementary)	EGP 125
Card Replacement (Primary)	EGP 125
Late Payment fees	EGP 120
Card Replacement (Supplementary)	EGP 75
Platinum	
Issuance / Annual Fees (Primary)	EGP 400
Issuance / Annual Fees (Supplementary)	EGP 250
Late Payment fees	EGP 125
Card Replacement (Primary) or (Supplementary)	EGP 120
Infinte	
Issuance / Annual Fees (Primary)	EGP 1200
Issuance / Annual Fees (Primary) Privilege Package	Free
Issuance / Annual Fees (Supplementary)	EGP 750
Late Payment fees	EGP 150
Card Replacement (Primary) or (Supplementary)	EGP 150
Cash Withdrawal Fee	4% (min EGP 50) or Eqv
Over Credit Limit Fee	EGP 80
Interest Free Credit Period	up to 56 days
Credit Shield fees (Optional)	0.10%
Minimum Payment Due	5% (with min EGP 50)
Cash pick- up fees for card payment	EGP 20+ The applied over counter fees for amounts less than EGP 10K
Card limit increase	EGP 25
Credit cards Stamp duty fee for HDB	0.05% per quarter
Card temp limit increase	EGP 15
Credit Card Payment over the counter Up to EGP 10,000	EGP 50
Printed Statement	EGP 25
Duplicate Credit Card Statement	EGP 30
Transfer for payment the due of Own/ Other CAE credit card (through branch or digital channels)	Free
Other Credit Card Fees	
Cash Withdrawal Fee	4% (min EGP 50) or Eqv.
Over Credit Limit Fee	EGP 80
Interest Free Credit Period	Up to 56 days

Credit Shield fees (Optional)	0.10%																
Minimum Payment Due	5% (with min EGP 50)																
Cash pick- up fees for card payment	EGP 20+ The applied over counter fees for amounts less than EGP 10K																
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Credit Card Payment over the counter up to EGP 10,000	EGP 50																
Printed Statement	EGP 25																
Duplicate credit card Statement	EGP 30																
Transfer for payment the due of Own/ Other CAE credit card (through branch or digital channels)	Free																
OTHER CARD FEES																	
Invalid Dispute Fees on CAE-ATM	EGP 30																
Invalid Dispute Fees other ATMs /sales voucher	EGP 200																
FX Mark-Up Fees	3%																
OTHER ATM SERVICES																	
Cash Withdrawal / Inquiry using CAE ATMs «Debit Cards & Prepaid Cards»	Free																
Fawry Bill Payment "Card" - «Cardless»	Based on the biller deal																
Forex Fees	EGP 5																
LOANS																	
Car Loans																	
Administrative Fees	2.5% (min EGP 300)																
HDB commission + Stamp duty	0.12 % / month																
Late Payment Fees	5% over the interest rate for the overdue amount																
Early Settlement Fees	7% on the outstanding balance																
Partial Settlement Fees	7% on the partial paid amount																
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding balance																
Re-scheduling Fees	0.5 % (with min of EGP 100, max EGP 1200)																
Changing recommendation letter	EGP 50																
Car license recommendation letter	Free																
Car License renewal	EGP 175																
Car License Release Letter	EGP 175																
Cash Loans																	
Administrative Fees	2 % (min EGP 200)																
HDB commission + Stamp duty	0.12 % / month																
Late Payment Fees	5% over the interest rate for the overdue amount																
Early Settlement Fees	7% on the outstanding balance																
Partial Settlement Fees	7% on the partial paid amount																
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding balance																
Re-scheduling Fees	0.5 % (with min of EGP 100, max EGP 1200)																
Credit Life Insurance	Free																
Unsecured cash loans Investigation fees	EGP 225																
Housing Loans																	
<i>Conventional - 1st stage Fees</i>																	
Application Fees	LE 250																
Appraisal Fees	<table border="1"> <thead> <tr> <th>Unit type</th> <th>Cairo</th> <th>Alex & Delta</th> <th>Sinal & Upper Egypt</th> </tr> </thead> <tbody> <tr> <td>Flat below 120 sqm</td> <td>1000</td> <td>1500</td> <td>2000</td> </tr> <tr> <td>Flat above 120 sqm</td> <td>1250</td> <td>1750</td> <td>2000</td> </tr> <tr> <td>Villa (Duplex, Twon house, Twin house, Sperate villa)</td> <td>1500</td> <td>2000</td> <td>2500</td> </tr> </tbody> </table>	Unit type	Cairo	Alex & Delta	Sinal & Upper Egypt	Flat below 120 sqm	1000	1500	2000	Flat above 120 sqm	1250	1750	2000	Villa (Duplex, Twon house, Twin house, Sperate villa)	1500	2000	2500
Unit type	Cairo	Alex & Delta	Sinal & Upper Egypt														
Flat below 120 sqm	1000	1500	2000														
Flat above 120 sqm	1250	1750	2000														
Villa (Duplex, Twon house, Twin house, Sperate villa)	1500	2000	2500														
Legal Fees	EGP 750 (to cover the issuance of legal Original documents and the hidden fees of Registering the Real Estate Guarantee in F/o CAE ... Etc.)																
<i>Conventional - 2nd stage Fees</i>																	
Admin Fees	2%																
HDB Commission	Waived																
Property Insurance premium	0.033% of the construction value as per appraisal value																
life Insurance premium	Loans below EGP 1 MM Premium 0.0067% Loans Above EGP 1 MM • Medical Checkup will be applied • Premium will be a multiple of the standard rate as per applicant age & medical reports																
Late Payment Fees	5% over the Interest rate for the overdue amount																
Early Settlement Fees	5% on the principle balance																
Partial Settlement Fees	5% on the partial paid amount																
Real Estate Tax	2.5% of unit price																
Unit registration fees	Variable on Case by Case basis as per the cost of governmental fees																
<i>CBE initiative</i>																	
Application Fees	Waived																
Appraisal Fees	Waived																
Legal Fees	Waived																
Admin Fees	Waived																
HDB commission	Waived																
Late Payment Fees	Up to 2% over the interest rate for the overdue amount as per CBE rules																
Partial /Early Settlement Fees	(In condition) Early or partial settlement is after 5 years																
Real Estate tax	2.5% of unit price																
Unit registration fees	Variable on Case by Case basis as per the cost of governmental fees																
Overdraft																	
HDB commission	0.20%																
Facility I-score Fee	Non CAE customers : EGP 150 CAE customers: EGP 100																
OTHER OPERATIONS & SERVICES CHARGES																	
Mail Facilities																	
KIO Facilities	EGP 300 or equivalent in FCY per month																
Mail / Fax Charges	EGP 15 (normal), EGP 25 (registered) & USD 3 (international)																
Courier																	
Local	Actual cost (min EGP 50)																
Overseas	Actual Cost (min USD 25) or Eqv. in FCY																
Statement & Certificates																	
On request statement current year (within 12 months)	EGP 150 or Eqv.																
Statement - previous years (over 12 months)	EGP 200 / USD 10 (max EGP 800/ USD 120) or Eqv.																
MT940 – Statement Charges – Outward (Per account per month)	EGP 900 or Eqv in FCY																
Issuance of outstanding or interest Certificate «loans/ deposits/ credit cards	EGP 125 / USD 12 per certificate																
Issuance of disclaimer / clearance certificates	EGP 25																
Retrieve copy of bank documents not available online	Min EGP 50 / USD 10 per instrument max (EGP 300 / USD 60)																
Standing Instructions																	
Standing Instruction (Sweep In or Sweep Out) per transaction	EGP 20 / USD 2 or Eqv.																
Standing Instruction executed outside CAE per transaction	EGP 75 or Eqv																
Pension credits to accounts per transaction	Waived																
Setup/Modify/Cancel Standing instruction (Own/ internal account transfer) (through branch or digital channels)	Free																
Power of Attorney	EGP 100 / USD 10																
SMS Alert Services																	
SMS Super (Unlimited SMS)	EGP 15 Monthly																
SMS Smart (20 Free SMS)	EGP 10 Monthly / Extra EGP 0.25																
SMS Slim	Per SMS EGP 0.60																
Paper Small Notes Deposit Charges																	
Denomination up to Twenty Pounds	0.6 % «Starting from the first bundle» 10's - 0.1% 5's - 0.5% 2's - 1.5% 1's - 1.5%																
Small Denomination charges on deposit in USD & FCY																	
Governmental Payment Services "in addition to e-Finance Charges & VAT"																	
Customs Electronic Payments	0.21% (min EGP 50, max EGP 400)																
Tax collection	Free																
Social Insurance Payment	0.21% (min EGP 50, max EGP 400)																
Suez Canal payments (unified invoice)	EGP: 0.21% (min EGP 50, max EGP 400) USD: 0.15 % (min 10 USD max 25 USD)																
Citizen Payments																	
Private Universities	EGP 10																
Real Estate Taxes	EGP 50																
Unified Window	0.21% (min EGP 50, max EGP 400)																
Supply Order Citizen	Free																
General Organization for Export & Import Control "GOEIC"	0.21% (min EGP 50, max EGP 400)																
Workers Emergency Funds	0.21% (min EGP 50, max EGP 250)																
I-Score Self Checking Service																	
Credit Bureau Self Checking (I-Score) Fees	EGP 125 for CAE customers EGP 175 for Non CAE customers																

CHECKS	
Check Book	
Issuance fees (small checkbook)	12L - EGP 60 or Eqv
Issuance fees (medium checkbook)	24L - EGP 100 or Eqv
Issuance fees (big checkbook)	48L - EGP 180 or Eqv
Stop Payment (Per Request)	EGP 60 or Eqv.
Authenticity of Signature	EGP 30 for each Signature
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 30, max EGP 600)
Foreign Currency	Through CBE Clearing Room: 0.2% (min USD 5, max USD 100) Outside CBE Clearing Room: 0.3% (min USD 5, max USD 125)
Returned Checks	EGP 25/ USD 10
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)
Courier charges on abroad checks	USD 30 or Eqv.
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	0.25% (min EGP 35, max EGP 600)
Foreign Currency	0.3% (min USD 30, max USD 150)
Bills	
<i>Local Bills, Promissory notes, Post Dated Checks</i>	
Postdated Checks / Bills Commission	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 15
Withdrawal of bill or check	EGP 50 / USD 3
Returned Items	EGP 50/ USD 3 for Inward - EGP 30 /USD 2 for Outward
Postponement	EGP 50 every postponement
Reports linked with T.bills as per customer request	EGP 5 per paper (min EGP 20, max EGP 100)
TRANSFERS «INTERNAL, SWIFT & ACH»	
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
Internal Transfer Local (Own / other) performed over the counter below EGP 100,000.00	EGP 100
Internal transfers local (Own / other) performed through digital channel	Free
Outgoing transfer Local Currency by SWIFT	0.2% (min EGP 40, max EGP 600) + swift charge of EGP 40
Outgoing transfer Foreign Currency (local/international) by SWIFT «Through the branch»	0.3% (min USD 10, max USD 150) + swift charge of USD 25 or Eqv.
Outgoing transfer Foreign Currency (local/international) by SWIFT «the digital channels»	0.3% (min USD 5, max USD 100) + swift charge of USD 25 or Eqv.
Outgoing transfer Local Currency by (ACH) -Direct Credit	0.2% (min EGP 30, max EGP 500) + ACH charge of EGP 8
Outgoing transfer Foreign Currency by (ACH) Direct Credit «Through the branch»	0.2% (min USD 10, max USD 150) or Eqv. + ACH charge of USD 20 or Eqv.
Outgoing transfer local currency by (ACH) Direct/Credit «Through the digital channels» + ACH Direct Credit/Debit charge	0.1% (MIN EGP 10, MAX EGP 250) + ACH charge of EGP 8
International Invalid Inquiry over USD 1000 or equivalent	USD 40 or Eqv.
Repair message or inquiry for international or domestic FT swift messages	USD 10 or Eqv.
Retrieving Copy of Credit Advice/Swift Message	EGP 50
SAFE BOXES & KEY INSURANCE EGP 800 (Once)	
Small (Annual Fees)	EGP 750 or Eqv.
Medium (Annual Fees)	EGP 1250 or Eqv.
Large (Annual Fees)	EGP 2000 or Eqv.
X-Large (Annual Fees)	EGP 2500 or Eqv.
MUTUAL FUNDS & CUSTODY FEES	
Safekeeping	
Account opening	EGP 20 flat one time
Encoding / Updating data on stock exchange	EGP 40 (Including stock exchange fees)
Amalgamation request *Based on the total security same as ESE calculation*	0.05% of the nominal value, min EGP 100 with no max
Inheritance division letter to MCDR	EGP 50
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 5 with maximum EGP 1000)
Free Shares	Free
Bookkeeping Statement per request	EGP 10
Certificate of General assembly meeting	EGP 50
Monthly Fees of Board Membership Guarantee	EGP 100
Certificate of Board Membership Guarantee	EGP 100
Issuance of balance certificate for mutual fund other than clearance certificate	EGP 125
New capital or capital increase subscription (IPOs)	EGP 200 / USD 40
Custody	
Custody Fees physical shares	0.3 % annually, to be collected pro-rata monthly at the closing market value of previous month min EGP 10
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	US\$ 50 flat fees plus actual Global Depository Corporate Action fees
GDR custody fees	0.30% Month end fees
Securities Settlements	
As per agreement with customers	
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
TREASURY BILLS	
Swift Fees	EGP 30 Per deal
Custody Fees	5/1,000,000 per purchase deal (primary/secondary/Transfer in) (min EGP 25 - max EGP 500)
EGYPT EURO BONDS	
Annual Holding Fees	0.15% / annum - collected monthly
Coupon Collection	USD 50 Flat on acquired total coupon value
Transaction fees	USD 50 / Flat fee
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.	
An amount of EGP 800 is to be taken as an insurance for safe box key which is refundable upon termination of use or receipt of key by the bank.	
Non-USD FCY charges/commissions will be debited in the same account currency based on the daily exchange rate determined by the Bank	

