

Crédit Agricole Egypt Summary Individual Tariff



January 2023

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 Deposits in Gulf Currencies (Except SAR & AED)	Gulf Currencies deposits below Eqv. \$5K----- 0.9% Gulf Currencies deposits from and above Eqv. \$5K ----- 1.5%
Cash withdrawal on the counter up to EGP 10,000	EGP 50
Counter Payment order per transaction	EGP 150 / USD 15
Printed Statement	EGP 35 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.
Quattro Payroll Account	
Account Opening Fees	EGP 100
Quarterly Fees	EGP 70 Quarterly (covering maintenance charges + Other benefit)
«Sawa» Account for Customers with Special Needs	
Account Opening Fees	Free
Quarterly Fees	EGP 25 Quarterly (covering maintenance charges + Other benefit)
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	
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	
Gold Card	
Issuance / Annual Fees (Primary)	EGP 250
Issuance / Annual Fees (Supplementary)	EGP 150
Card Replacement (Primary)	EGP 150
Late Payment fees	EGP 120
Card Replacement (Supplementary)	EGP 150
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
Infinite	
Issuance / Annual Fees (Primary)	EGP 1200
Issuance / Annual Fees (Supplementary)	Free
Privilege Package	Free
Issuance / Annual Fees (Supplementary)	EGP 750
Late Payment fees	EGP 150
Card Replacement (Primary) or (Supplementary)	EGP 150
Other Credit Card Fees	
Cash advance fee	5% (min EGP 100) or Eqv.
Over Credit Limit Fee	EGP 100
Interest Free Credit Period	Up to 56 days
Credit Shield fees (Optional)	0.25% Monthly on the outstanding balance
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
Credit cards Stamp duty fee for HDB	0.05% per quarter
Credit Card Payment over the counter up to EGP 10,000	EGP 50
Printed Statement	EGP 35
Duplicate credit card Statement	EGP 40
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	6%			
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 principal balance			
Partial Settlement Fees	7% on the partial principal paid amount			
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding principal balance			
Re-scheduling Fees	0.5 % (with min of EGP 200, max EGP 1500)			
Changing recommendation letter	EGP 150			
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 principal balance			
Partial Settlement Fees	7% on the partial principal paid amount			
Early settlement fees in case of loan settled through Buy – Out	15% on the outstanding principal balance			
Re-scheduling Fees	0.5 % (with min of EGP 200, max EGP 1500)			
Credit Life Insurance	Free			
Unsecured cash loans Investigation fees	EGP 225			
Housing Loans				
Conventional - 1st stage Fees				
Application Fees	LE 250			
Appraisal Fees				
	Unit type	Cairo	Alex & Delta	Sinai & Upper Egypt
	Flat below 120 sqm	1000	1500	2000
	Flat above 120 sqm	1250	1750	2000
	Villa (Duplex, Twn 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.)			
Conventional - 2nd stage Fees				
Admin Fees	2%			
HDB Commission	Waived			
Property Insurance premium	0.033% of the construction value as per appraisal value			
Life Insurance premium	• Premium will be a multiple of the standard rate as per applicant age & medical reports • Medical Checkup will be applied • Loans Above EGP 1.5 MM: Premium 0.0087% • Loans below EGP 1.5 MM: Premium 0.007%			
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			
CBE initiative				
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	Waived			
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			
Payroll SMS Package	10 free SMS - Extra 0.5 per SMS			
Wallet Service				
Yearly Renewal Fees	Free			
Transfer to wallets (CAE and Non CAE)	Free			
Purchase fee	Free			
Cash Deposit through Fawry branches	1.5%			
Cash Withdrawal through Fawry branches	1.5% Min 2 L.E			
Cash Withdrawal using Non CAE ATM	1 % Min 2 L.E			
Load Wallet fee	Free			
Paper Small Notes Deposit Charges « Starting from the first bundle »				
Denomination up to Twenty Pounds	Denomination below Five Pounds ----- 1.5% Denomination from Five Pounds & up to Twenty Pounds 0.8%			
Small Denomination charges on deposit in USD & FCY	10's - 0.1% 5's - 0.5% 2's - 1.5% 1's - 1.5%			
Governmental Payment Services "in addition to e-Finance Charges & VAT"				
Tax collection	Free			
Citizen Payments	Free			
Private Universities	EGP 10			
Real Estate Taxes	EGP 50			
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	
Local Bills, Promissory notes, Post Dated Checks	
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 «Through the branch»	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»	0.2% (min USD 5, max USD 100) + swift charge of USD 25 or Eqv.
Outgoing transfer Local Currency by (ACH) -Direct Credit «Through the branch» + ACH Direct Credit/Debit charge	0.2% (min EGP 40, max EGP 600) + ACH charge of EGP 8
Outgoing transfer Foreign Currency by (ACH) Direct Credit «Through the branch»	0.3% (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	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
Above 1 Million to 20 Million Pounds	0.00040
Above 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.	
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	
Inheritors account's handling fees 0.3%	

