



Schedule of Charges - RetailAccount Services and Charges

SOC		Fee	Currency	Frequency	Retail/Personal	Prestige	Premier
Account opening fee	Current account	Current account	EGP/Foreign currency	One off	EGP 50 , for foreign currencies equivalent to EGP 50	EGP 50 , for foreign currencies equivalent to EGP 50	EGP 50 , for foreign currencies equivalent to EGP 50
		Unlimited personal	EGP	One off	Waived	Waived	Waived
		Youmi retail	EGP	One off	EGP 100	EGP 100	EGP 100
		High value current	EGP	One off	EGP 100	EGP 100	EGP 100
		Rassedy El Youm/ MMF	EGP	One off	EGP 150	EGP 150	EGP 150
		Wafa current account	EGP	One off	EGP 100	Waived	Waived
		Wafa Daily Current Account	EGP	One off	EGP 200	EGP 200	EGP 200
	Saving account	Instant saving account	EGP/Foreign currency	One off	EGP50, for foreign currency 30 EGP or Equivalent	EGP50, for foreign currency 30EGP or Equivalent	EGP50, for foreign currency 30EGP or Equivalent
		Bonus Saver	EGP	One off	EGP 50	EGP 50	EGP 50
		High rate saving	EGP	One off	EGP 50	EGP 50	EGP 50
		Wafa Saver	EGP	One off	EGP 50	Waived	Waived
		Wafa Premium Saving	EGP	One off	EGP 200	EGP 200	EGP 200
Maintenance fee	Current account	Current account	EGP/Foreign currency	Monthly	EGP 20, \$1, €1, £1	EGP 20, \$1, €1, £1	EGP 20, \$1, €1, £1
		Unlimited personal	EGP	Monthly	Waived	Waived	Waived
		Youmi retail	EGP	Monthly	EGP 20	EGP 20	EGP 20
		High value current	EGP	Monthly	EGP 20	EGP 20	EGP 20
		Rassedy El Youm/ MMF	EGP	Monthly	EGP 30	EGP 30	EGP 30
		Wafa current account	EGP	Monthly	EGP 20	Waived	Waived
		Wafa Daily Current Account	EGP	Monthly	EGP 50	EGP 50	EGP 50
	Saving account	Instant saving account	EGP/Foreign currency	Monthly	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1	EGP20, \$1, €1, £1
		Bonus Saver	EGP	Monthly	Waived	Waived	waived
		High rate saving	EGP	Monthly	EGP 20	EGP 20	EGP 20
		Wafa Saver	EGP	Monthly	EGP 20	Waived	Waived
		Wafa Premium Saving	EGP	Monthly	EGP 20	EGP 20	EGP 20
Minimum balance required to open account	Current account	Current account	EGP	One off	EGP 10,000	EGP 5,000	
		Current account	Foreign currency	One off	USD 250 Equivalent	USD 250 Equivalent	
		Unlimited personal	EGP	One off	EGP 10,000	EGP 10,000	
		Youmi retail	EGP	One off	EGP 10,000	EGP 10,000	Waived
		High value current	EGP	One off	EGP 10,000	EGP 5,000	
		Wafa current account	EGP	One off	EGP 10,000	EGP 10,000	
		Wafa Daily Current Account	EGP	One off	EGP 10,000	EGP 10,000	EGP 10,000
	Saving account	Instant saving account	EGP/Foreign currency	One off	EGP 10,000/ USD 250 Equivalent	EGP 5,000/ USD 250 Equivalent	
		Bonus Saver	EGP	One off	EGP 25,000	EGP 25,000	
		High rate saving	EGP	One off	EGP 10,000	EGP 10,000	Waived
		Wafa Saver	EGP	One off	EGP 10,000	EGP 5,000	
		Wafa Premium Saving	EGP	One off	EGP 20,000	EGP 20,000	EGP 20,000
Certificate of deposits	Tre Certificate of deposits	Total relation	EGP/Foreign Currency	One off	account minimum required balance	EGP 150,000	EGP 500,000
		Admin fees for 3 Years fixed rates, 3 Years Upfront 8.5 Years fixed rates	EGP/Foreign Currency	One off	CD's EGP EGP 50 (EGP from 20,000 to 49,999) EGP150 (EGP from 50,000 to 149,999) EGP 250 (EGP from 150,000 to 499,999) EGP 500 (EGP from 500,000 to 999,999) EGP 1000 EGP (more than 1000,000) CD's in USD EGP 50 (USD from 1000 to 6,499) EGP150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 44,999) EGP 500 (USD from 45,000 to 125,000) EGP 1000 (USD more than 125,000) CD's in USD EGP 50 (USD from 1000 to 6,499) EGP150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 44,999) EGP 500 (USD from 45,000 to 125,000) EGP 1000 (USD more than 125,000)	EGP 50 (EGP from 20,000 to 49,999) EGP150 (EGP from 50,000 to 149,999) EGP 250 (EGP from 150,000 to 499,999) EGP 500 (EGP from 500,000 to 999,999) EGP 1000 EGP (more than 1000,000) CD's in USD EGP 50 (USD from 1000 to 6,499) EGP150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 44,999) EGP 500 (USD from 45,000 to 125,000) EGP 1000 (USD more than 125,000)	Free
Balance drop fees	Account level	Current	EGP/Foreign currency	Monthly	EGP 25 (below 1,000)		
	Account level	Unlimited personal	EGP	Monthly	EGP 100 (below 10,000)		
Balance drop fees	Account level	Youmi retail	EGP	Monthly	EGP 25 (below 10,000)		
	Account level	High value current	EGP	Monthly	EGP 25 (below 5,000)		
Balance drop fees	Account level	Wafa current account	EGP	Monthly	EGP 25 (below 5,000)		
	Account level	Instant saving account	EGP/Foreign currency	Monthly	EGP 25 (below 5,000)	Waived	Waived
Balance drop fees	Account level	Bonus Saver	EGP	Monthly	EGP 50 (below 25,000)		
	Account level	High rate saving	EGP	Monthly	EGP 25 (below 10,000)		
Balance drop fees	Account level	Wafa Saver	EGP	Monthly	EGP 25 (below 5,000)		
	Account level	Wafa Daily Current Account	EGP	Monthly	EGP 100 (below 50,000)	EGP 100 (below 50,000)	EGP 100 (below 50,000)
Balance drop fees	Customer level	Balance drop down fees	EGP/Foreign currency	Monthly	N/A	"EGP 40,- if 3 months average balance below EGP 75,000 "	"EGP 100,- if 3 months average balance below EGP 250,000"
Cheque book issuance fees	Cheque book issuance fees	12 Leaves		Per request	EGP 120	1st for free and others for EGP 120	
		24 Leaves	EGP/Foreign currency	Per request	EGP 200	1st for free and others for EGP 200	Waived
Cheque book issuance fees	Cheque book issuance fees	48 Leaves		Per request	EGP 320	1st for free and others for EGP 320	
Transaction and service fee	Transfers	Inward transfers	EGP	Per transaction	Free	Free	Free
		Inward transfers by ACH	EGP	Per transaction	Free	Free	Free
Transaction and service fee	Transfers	Inward transfers	Foreign currency	Per transaction	\$10/Equiv	\$10/Equiv	\$10/Equiv
		Outward transfers	EGP	Per transaction	0.3%(min EGP50-max 500)+EGP 25-Swift	0.3%(min EGP50-max 500)+EGP 25-Swift	0.3%(min EGP50-max 500)+EGP 25-Swift
Transaction and service fee	Transfers	Outward transfers by ACH	EGP	Per transaction	0.20%(min EGP25-max 400)+EGP 5-Swift	0.20%(min EGP25-max 400)+EGP 5-Swift	0.20%(min EGP25-max 400)+EGP 5-Swift
		Outward transfers	Foreign currency	Per transaction	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift
Account level	Account closure	Account closure fees for non-compliant documents of NTB customers or post account closure request remaining balance	EGP/Foreign Currency	One off	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency
Transaction and service fee	Cheques for collection	Due cheques for collection on AWB	EGP/Foreign currency	Per cheque	Waived	Waived	Waived
		Due cheques for collection on other banks	EGP	Per cheque	EGP 10	EGP 10	EGP 10
Transaction and service fee	Cheques for collection	Due cheques for collection on other banks	Foreign currency	Per cheque	0.30%(Min USD 15 - Max USD 100)	0.30%(Min USD 15 - Max USD 100)	0.30%(Min USD 15 - Max USD 100)
		Post-dated cheques for collection on AWB	EGP	Per cheque	0.20% (Min EGP 20 - Max EGP 400)	0.20% (Min EGP 20 - Max EGP 400)	0.20% (Min EGP 20 - Max EGP 400)
Transaction and service fee	Cheques for collection	Post-dated cheques for collection on AWB	EGP	Per cheque	0.2% (Min EGP 30 - Max EGP 500)	0.2% (Min EGP 30 - Max EGP 500)	0.2% (Min EGP 30 - Max EGP 500)
		Post-dated cheques for collection on other banks	Foreign currency	Per cheque	0.40% (Min \$ 5 - Max \$ 100)	0.40% (Min \$ 5 - Max \$ 100)	0.40% (Min \$ 5 - Max \$ 100)
Transaction and service fee	Cheques for collection	Post-dated cheques for collection on AWB	Foreign currency	Per cheque	0.2% (min \$15-max \$150)	0.2% (min \$15-max \$150)	0.2% (min \$15-max \$150)
		Retrieval fees for post-dated cheques	EGP	Per cheque	0.1% (min EGP10-max750)	0.1% (min EGP10-max750)	0.1% (min EGP10-max750)
Transaction and service fee	Cheques for collection	Retrieval fees for post-dated cheques	Foreign currency	Per cheque	0.1% (min \$5 max \$100)	0.1% (min \$5 max \$100)	0.1% (min \$5 max \$100)
Transaction and service fee	Cheques for collection	Return charge - cheques drawn on AWB customers	EGP/Foreign currency	Per cheque	EGP 50/equivalent	EGP 50/equivalent	EGP 50/equivalent
		Return charge - cheques Favour of AWB customers	EGP/Foreign currency	Per cheque	EGP 50/equivalent	EGP 50/equivalent	EGP 50/equivalent
Transaction and service fee	Other services	Cash deposit same day value	EGP/Foreign currency	Per transaction	0.05%	0.05%	0.05%
		Payment order	EGP/Foreign currency	Per transaction	EGP100 - or equiv.	EGP100 - or equiv.	EGP100 - or equiv.
Transaction and service fee	Other services	Stop payment	EGP/Foreign currency	Per cheque	EGP 50 - or equiv.	Waived for wafa accounts	EGP 50 - or equiv.
		Statement generation	EGP	Per cheque	0.20% (Min EGP 50 - Max EGP 300)	0.20% (Min EGP 50 - Max EGP 300)	0.20% (Min EGP 50 - Max EGP 300)
Transaction and service fee	Other services	Statement generation	Foreign currency	Per cheque	0.30% (Min \$ 10 - Max \$ 100)	0.30% (Min \$ 10 - Max \$ 100)	0.30% (Min \$ 10 - Max \$ 100)
		Statement generation	N/A	Quarterly	EGP 60	Waived for wafa accounts	Waived
Transaction and service fee	Other services	Statement regeneration - stamped	N/A	Per request	EGP 90	EGP 90	Waived
		E-statement	N/A	Monthly	Waived	Waived	Waived
Transaction and service fee	Other services	Overdrawn charge	EGP	Per transaction	30% per Annum	30% per Annum	30% per Annum
		Overdrawn charge	Foreign currency	Per transaction	15% per Annum	15% per Annum	15% per Annum
Transaction and service fee	Other services	Standing instructions	N/A	Per transaction	EGP 75	Waived for wafa accounts	Waived
		Cash deposit (less than 5,000)	EGP	Per transaction	EGP 30	EGP 30	Waived
Transaction and service fee	Other services	Cash withdrawal (less than EGP 20,000)	EGP	Per transaction	EGP 30	EGP 30	Waived
		Signature verification	N/A	Per stamp	EGP 30	Waived for wafa accounts	Waived
Transaction and service fee	Other services	Power of Attorney	N/A	Per request	EGP 100	EGP 100	Waived
		Bank certificates	N/A	Per request	EGP 100	EGP 100	Waived
Accounts	Account Closure	Account Closure for None compliant KYC doc. For existing customers with dormant/overdrawn	EGP/Foreign Currency	One off	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency	EGP 300 or equivalent in foreign currency

يحتفظ البنك بحق تغيير أسعار الرسوم والخدمات في أي وقت، وسيتم تحديث جدول الرسوم والخدمات على موقعنا الإلكتروني أو بآية وسيلة أخرى يراها البنك مناسبة.