



Schedule of Charges - Retail Account Services and Charges

SOC		Fee	Currency	Frequency	Retail/Personal	Prestige	Premier	Private
Account opening fees	Current account	Current account Unlimited personal Youmi retail High value current Rassedy El Youmi/ MMF Wafa current account Wafa Daily Current Account	EGP/Foreign currency EGP EGP EGP EGP EGP EGP	One off One off One off One off One off One off One off	EGP 50, for foreign currencies equivalent to EGP 50 Waived EGP 100 EGP 100 EGP 150 EGP 100 EGP 200	EGP 50, for foreign currencies equivalent to EGP 50 Waived EGP 100 EGP 100 EGP 150 EGP 100 EGP 200	EGP 50, for foreign currencies equivalent to EGP 50 Waived EGP 100 EGP 100 EGP 150 EGP 100 EGP 200	EGP 50, for foreign currencies equivalent to EGP 50 Waived EGP 100 EGP 100 EGP 150 EGP 100 EGP 200
	Saving account	Instant saving account Bonus Saver High rate saving Wafa Saver Wafa Premium Saving	EGP/Foreign currency EGP EGP EGP EGP	One off One off One off One off One off	EGP50, for foreign currency 30 EGP or Equivalent EGP 50 EGP 50 EGP 50 EGP 200	EGP50, for foreign currency 30EGP or Equivalent EGP 50 EGP 50 EGP 50 EGP 200	EGP50, for foreign currency 30EGP or Equivalent EGP 50 EGP 50 EGP 50 EGP 200	EGP50, for foreign currency 30EGP or Equivalent EGP 50 EGP 50 EGP 50 EGP 200
Maintenance fees	Current account	Current account Unlimited personal Youmi retail High value current Rassedy El Youmi/ MMF Wafa current account Wafa Daily Current Account	EGP/Foreign currency EGP EGP EGP EGP EGP EGP	Monthly Monthly Monthly Monthly Monthly Monthly Monthly	EGP 40, \$3, €3, £3 Waived EGP 40 EGP 40 EGP 40 EGP 40 EGP 40 EGP 50	EGP 40, \$3, €3, £3 Waived EGP 40 EGP 40 EGP 40 EGP 40 EGP 40 EGP 100	EGP 40, \$3, €3, £3 Waived EGP 40 EGP 40 EGP 40 EGP 40 EGP 40 EGP 150	EGP 40, \$3, €3, £3 Waived EGP 40 EGP 40 EGP 40 EGP 40 EGP 40 EGP 200
	Saving account	Instant saving account Bonus Saver High rate saving Wafa Saver Wafa Premium Saving	EGP/Foreign currency EGP EGP EGP EGP	Monthly Monthly Monthly Monthly Monthly	EGP 40, \$3, €3, £3 EGP 40 EGP 40 EGP 40 EGP 50	EGP 40, \$3, €3, £3 EGP 40 EGP 40 EGP 40 EGP 100	EGP 40, \$3, €3, £3 EGP 40 EGP 40 EGP 40 EGP 150	EGP 40, \$3, €3, £3 waived EGP 40 EGP 40 EGP 200
Minimum balance required to open account	Current account	Current account Unlimited personal Youmi retail High value current Wafa current account Wafa Daily Current Account	EGP Foreign currency EGP EGP EGP EGP	One off One off One off One off One off One off	EGP 10,000 USD 250 Equivalent EGP 10,000 EGP 10,000 EGP 10,000 EGP 10,000	EGP 5,000 USD 250 Equivalent EGP 10,000 EGP 10,000 EGP 10,000 EGP 10,000	Waived Waived Waived EGP 10,000	Waived Waived Waived EGP 10,000
	Saving account	Instant saving account Bonus Saver High rate saving Wafa Saver Wafa Premium Saving	EGP/Foreign currency EGP EGP EGP EGP	One off One off One off One off One off	EGP 10,000/ USD 250 Equivalent EGP 25,000 EGP 10,000 EGP 10,000 EGP 20,000	EGP 5,000/ USD 250 Equivalent EGP 25,000 EGP 10,000 EGP 5,000 EGP 20,000	Waived Waived EGP 20,000	Waived Waived EGP 20,000
	Customer level	Total relation	EGP/Foreign Currency	One off	account minimum required balance	EGP 150,000	EGP 500,000	EGP 20,000,000
Certificate of deposits	Tie Certificate of deposits	Admin fees for 3 Years fixed rates, 3 Years Upfront & 5 Years fixed rates	EGP/Foreign Currency	One off	CD's EGP EGP 50 (EGP from 20,000 to 49,999) EGP 150 (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) EGP 150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 64,999) EGP 500 (USD from 65,000 to 125,000) EGP 1000 (USD more than 125,000)	CD's EGP EGP 50 (EGP from 20,000 to 49,999) EGP 150 (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) EGP 150 (USD from 6500 to 19,999) EGP 250 (USD from 20,000 to 64,999) EGP 500 (USD from 65,000 to 125,000) EGP 1000 (USD more than 125,000)	Free Free Free Free	Free Free
		Balance drop fees	Account level	Current Unlimited personal Youmi retail High value current Wafa current account Instant saving account Bonus Saver High rate saving Wafa Saver Wafa Daily Current Account Wafa Premium Saving Account	EGP/Foreign currency EGP EGP EGP EGP EGP/Foreign currency EGP EGP EGP EGP EGP EGP	Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly Monthly	EGP 50 (below 10,000) EGP 100 (below 10,000) EGP 50 (below 10,000) EGP 100 (below 50,000) EGP 100 (below 50,000)	Waived Waived Waived Waived EGP 100 (below 50,000) EGP 100 (below 50,000)
Transaction and service fee	Transfers	Inward transfers Inward transfers by ACH Inward transfers Outward transfers Outward transfers by ACH Outward transfers	EGP EGP Foreign currency EGP EGP Foreign currency	Per transaction Per transaction Per transaction Per transaction Per transaction Per transaction	Free Free \$10/Equiv 0.3%(min EGP50-max 500)+EGP 25-Swift 0.20%(min EGP25-max 400)+EGP 5-Swift 0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	Free Free \$10/Equiv 0.3%(min EGP50-max 500)+EGP 25-Swift 0.20%(min EGP25-max 400)+EGP 5-Swift 0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	Free Free \$10/Equiv 0.3%(min EGP50-max 500)+EGP 25-Swift 0.20%(min EGP25-max 400)+EGP 5-Swift 0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift	Free Free \$10/Equiv 0.3%(min EGP50-max 500)+EGP 25-Swift 0.20%(min EGP25-max 400)+EGP 5-Swift 0.30% min \$ 15/ Equiv. - max \$ 150/ Equiv. \$25 Swift
		Cheques for collection	Due cheques for collection on AWB Due cheques for collection on other banks Due cheques for collection on other banks Post-dated cheques for collection on other banks Post-dated cheques for collection on AWB Post-dated cheques for collection on other banks Post-dated cheques for collection on AWB Retrieval fees for post-dated cheques Retrieval fees for post-dated cheques Return charge - cheques drawn on AWB customers Return charge - cheques Favour of AWB customers	EGP/Foreign currency EGP Foreign currency EGP EGP Foreign currency Foreign currency EGP Foreign currency EGP/Foreign currency EGP/Foreign currency	Per cheque Per cheque	Waived EGP 10 0.30%(Min USD 15 - Max USD 100) 0.20% (Min EGP 20 - Max EGP 400) 0.2% (Min EGP 30 - Max EGP 500) 0.40% (Min \$ 5 - Max \$ 100) 0.2% (min \$15-max \$150) 0.1% (min EGP10-max750) 0.1% (min \$5 max \$100) EGP 50/equivalent EGP 50/equivalent	Waived EGP 10 0.30%(Min USD 15 - Max USD 100) 0.20% (Min EGP 20 - Max EGP 400) 0.2% (Min EGP 30 - Max EGP 500) 0.40% (Min \$ 5 - Max \$ 100) 0.2% (min \$15-max \$150) 0.1% (min EGP10-max750) 0.1% (min \$5 max \$100) EGP 50/equivalent EGP 50/equivalent	Waived EGP 10 0.30%(Min USD 15 - Max USD 100) 0.20% (Min EGP 20 - Max EGP 400) 0.2% (Min EGP 30 - Max EGP 500) 0.40% (Min \$ 5 - Max \$ 100) 0.2% (min \$15-max \$150) 0.1% (min EGP10-max750) 0.1% (min \$5 max \$100) EGP 50/equivalent EGP 50/equivalent
Other services	Cash deposit same day value Payment order Stop payment Certified / Manager cheque Certified cheque / bank draft Statement generation Statement regeneration - stamped E-statement Overdrawn charge Overdrawn charge Standing instructions Cash deposit (less than 5,000) Cash withdrawal (less than EGP 20,000) Signature verification Power of Attorney Bank certificates		EGP/Foreign currency EGP/Foreign currency EGP/Foreign currency EGP Foreign currency N/A N/A N/A EGP Foreign currency N/A EGP EGP N/A N/A N/A	Per transaction Per transaction Per cheque Per cheque Per cheque Quarterly Per request Monthly Per transaction Per transaction Per transaction Per transaction Per stamp Per request Per request	0.2% (Min EGP 100/\$5) EGP200 - or equiv. EGP 100 - or equiv. 0.20% (Min EGP100 - Max EGP 500) 0.30% (Min \$ 10 - Max \$ 100) EGP 60 EGP 200 Waived 30% per Annum 15% per Annum EGP 100 EGP 30 EGP 30 EGP 100 EGP 150 EGP 150	0.2% (Min EGP 100/\$5) EGP200 - or equiv. EGP 100 - or equiv. 0.20% (Min EGP100 - Max EGP 500) 0.30% (Min \$ 10 - Max \$ 100) Waived for wafa accounts EGP 200 Waived 30% per Annum 15% per Annum Waived for wafa accounts EGP 30 EGP 30 EGP 50 EGP 150 EGP 150	EGP 200 - or equiv. EGP 100 - or equiv. 0.20% (Min EGP100 - Max EGP 500) 0.30% (Min \$ 10 - Max \$ 100) Waived EGP 200 Waived 30% per Annum 15% per Annum Waived EGP 30 EGP 30 EGP 50 EGP 150 EGP 150	EGP 200 - or equiv. EGP 100 - or equiv. 0.20% (Min EGP100 - Max EGP 500) 0.30% (Min \$ 10 - Max \$ 100) Waived EGP 200 Waived 30% per Annum 15% per Annum Waived EGP 30 EGP 30 EGP 50 EGP 150 EGP 150
	Accounts	Account Closure	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	EGP 300 or equivalent in foreign currency
Safe Deposit Box	Safe Deposit Box for individual customers	Small Medium Large Extra Large	EGP	Annual	N/A	N/A	EGP 2000 EGP 3000 EGP 4000 EGP 5000	EGP 2000 EGP 3000 EGP 4000 EGP 5000

