

| QNB Retail Tariffs | |
|--|---|
| Accounts fees | |
| Current / Checking Account (Local/ Foreign currency) | |
| Opening Fees (paid once) | EGP 130 or equivalent + applied stamp duty |
| Opening Fees | Free when applying through Internet banking service |
| Service Charge (quarterly) | EGP 85 or equivalent |
| Monthly Savings (Local / Foreign currency) | |
| Opening Fees (paid once) | EGP 130 or equivalent + applied stamp duty |
| Opening Fees | Free when applying through Internet banking service |
| Service Charge (quarterly) | EGP 85 or equivalent |
| Daily Savings Account (Local currency) | |
| Opening Fees (paid once) | EGP 200 + applied stamp duty |
| Service Charge (quarterly) | EGP 85 or equivalent |
| Annual Savings Account (Local currency) | |
| Opening Fees (paid once) | EGP 200 + applied stamp duty |
| Service Charge (quarterly) | EGP 85 or equivalent |
| Account Closure Fees (paid once) | EGP 75 |
| Everyday Cash Saving Account | |
| Opening Fees (paid once) | EGP250 + applied stamp duty |
| Service Charge (monthly) | EGP35 |
| Paper Statement fees | |
| Monthly | EGP 150/Monthly |
| Quarterly | EGP 150/Quarterly |
| Statement fees (Hold mail) | |
| Monthly | EGP 500/Monthly |
| Quarterly | EGP 750/Quarterly |
| E-statement via E-mail | |
| Monthly | EGP 10/Monthly |
| Quarterly | EGP 10/Quarterly |
| E-statement through QNB Internet Banking | |
| Monthly | EGP 10/Monthly |
| Quarterly | EGP 10/Quarterly |
| E-statement through QNB Internet Banking - Payroll account | |
| Monthly | EGP 5/Monthly |
| Quarterly | EGP 5/Quarterly |

| Retail Loans | |
|---|--|
| Personal Cash Loans | |
| Administration Fees | 2.5% of loan amount (minimum EGP350 for payroll clients or minimum of EGP 500 for Self-employed and Non QNBAA payroll clients) |
| Late Payment Charges / Installment | EGP 100 + 5% over applied interest rate |
| Early Settlement fees for Unsecured loans | 12% of redeemed amount |
| Full Early buy out loans | 17% of redeemed amount |
| Secured Loan (Loan against Deposits) | |
| Administration Fees | 2.5% of loan amount Minimum EGP 300 |
| Late Payment Fees | EGP 100 + 5% over applied interest rate |
| Early / Partial Settlement | 12% of redeemed amount |

| Car Loans | |
|---|--|
| Easy Auto Car Loan | |
| Administration Fees (monthly) OR Standard Upfront Administration Fees | 0.1 %of original loan amount per month OR 2.5% of loan amount min. EGP1250 |
| Late Payment Charges / Installment | EGP 100 + 5% over applied interest rate |
| Early Settlement fees | 12% of redeemed amount |
| Early buy-out loan | 17% of redeemed amount |

| Safety Deposit Boxes (available in specific branches) | |
|---|---|
| Admin fees | EGP 200 paid once |
| Annual rent | EGP 1,750 Small Size Box EGP 3,000 Medium Size Box EGP 4,000 Large Size Box |

| Mortgage Facilities | |
|---|---|
| Mortgage Finance Program "Aqarat" | |
| Application fees | EGP 500 |
| Administration fees | 2% of loan amount with max. EGP 50,000 |
| Evaluation fees (in greater Cairo) | EGP 1,800 for Apartments - EGP 2,800 EGP for Villas |
| Registration fees | Cadastral survey report EGP750 to EGP 4000 - (according to unit size) - Registration fees EGP3900 |
| Late Payment fees | EGP 100 + 5% over applied interest rate |
| Early Settlement fees | 12% of redeemed amount |
| Partial Settlement (during or after the 1st year) | 12% of redeemed amount |
| Early buy-out loan | 17% of redeemed amount |
| Mortgage Finance Program "Aqarat" Against Cash Collateral | |
| Administration Fees | 2.5% of loan |
| Early Settlement fees | 12% of redeemed amount |
| Late Payment fees | EGP 100 + 5% over applied interest rate |
| Secured Overdraft | |
| Highest Monthly Debit Balance commission that is calculated on the highest debit balance in the month and it is debited at end of month | 0.30% |
| Account Charge | EGP 60 per quarter |

| Electronic Banking Services | |
|--|--|
| Phone Banking Service | |
| Subscription Fees | Free |
| Account statement / movement / position by fax | EGP 1 / page |
| Automatic Transfer (Basic Transclick) | |
| Subscription Fees | EGP 200 (paid once) |
| Modification Fees | EGP 100 |
| Annual Fees | EGP 100 |
| Advanced Transclick | |
| Subscription Fees | EGP150 (paid once) |
| Extra Transclick | |
| Subscription Fees (paid once) | EGP 200 Subscription Fees EGP 30 /Transaction + Transaction related charges |
| Cancellation / Amendment | EGP 25 |

| E-wallet (Fawry services) | |
|---|-----------------------------------|
| Subscription Fees | Free |
| Load wallet | Free |
| Send money to another wallet (inside QNB) | *Max commission 1 EGP/Transaction |
| Send money to another wallet (outside QNB) | *0.5%,Min EGP 1 Max EGP 15 |
| Cash In through ATM (off us) | Free |
| Cash In through Fawry Agent | Free |
| Cash Out through ATM (off us) | 1% Min. EGP 4 |
| Cash Out through Fawry Agent | 1.5% Min. EGP 3 |
| Purchasing of Merchants | Free |
| Fawry services fees will be displayed on the screen when payment is conducted to confirm before proceeding with the transaction *First transfer free/Month for transaction less than EGP2000 | |

| Internet Banking Service | |
|--|---|
| Mobile Token | Free |
| Token Device | EGP 1500 Issuance Fees + EGP 400 annually |
| Other products/services requested through Internet Banking Service may incur charges as per published tariff | |

| Other Services/Requests: | |
|---|-------------------------|
| Cash withdrawal Fees over the counter for amount equal or less than EGP30,000 | EGP 65 per transaction |
| Certification of Documents (Statements, position, etc...) | EGP 100 per certificate |
| Signature Verification | EGP 100 per signature |
| Internal Power of Attorney | EGP 200 paid once |

| Cheque Book Requests: | |
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| Regular Chequebook (based on number of Leaves) | 10 paper = EGP 120 25 paper = EGP 300 50 paper = EGP 600 |

| Cheques operations | |
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| Collection of Cheques drawn on other banks (inside clearing house) | Sight cheques: EGP 25 admin. fees Post-dated cheques: EGP 25 admin. Fees 0.2% (min. EGP40 and max. EGP 500) |
| Collection of Cheques drawn on other banks | Sight cheques: 0.3% min. USD10 and max. USD 150 + clearing fees USD 7 Post-dated cheques: 0.4% min. USD10 and max. USD 150 +admin USD5+ clearing USD2 |
| Issuance of Bank draft LCY | 0.2% (min EGP40 max EGP 400) |
| Issuance of Bank draft FCY | 0.3% (min USD10 max USD 150) |



| Commercial offers | |
|-------------------------------|--|
| Package Name | Joining Fees |
| QNB First Offer | Free |
| QNB First Depositors Offer | Free |
| QNB First Cr-Salay Offer | EGP 250 paid annually |
| QNB First Plus Cr-Salay Offer | EGP 300 paid annually |
| Tamayoz Plus Offer | EGP 400 paid annually |
| Tamayoz Offer | EGP 300 paid annually |
| Banky Offer | EGP 250 paid annually |
| Payroll Package | EGP 30 paid annually - Free debit card first issuance - 50% discount on renewal fees |
| Agyalna Package | EGP 100 paid annually |
| Youth Offer YO! | EGP 100 paid annually |
| Pensioners Package | EGP 60 paid annually |
| Payroll-Tamayoz Plus Package | EGP 200 paid annually+ applied stamp duty |
| Payroll-Tamayoz Package | EGP 150 paid annually + applied stamp duty |
| Payroll-Banky Package | EGP 110 paid annually + applied stamp duty |

| Outgoing transfers | |
|--|--|
| Outgoing transfer to another bank in EGP | 0.2% min. EGP P75 and max. EGP 350 EGP 25 Admin Fees |
| FCY Outgoing transfer to another bank | 0.3% min. USD20 and max. USD 150 +USD7 Admin fees +Swift charges and Corr. Charges if any |
| SWIFT CHARGES | LCY 75 EGP - FCY 30 USD or equivalent |
| Outgoing transfers through internet banking service in EGP | Free |

| Incoming transfers | |
|---|---|
| Incoming transfer in Local Currency (Using ACH) | EGP 10 |
| Incoming transfer in Local Currency (Using swift) | EGP 25 |
| Incoming transfer in FCY Currency (Using ACH) | USD 5 |
| Incoming transfer in FCY Currency (Using Swift) | USD 5 Admin. Fees + correspondent charges if any. |

| Other transfers tariffs | |
|---|--------|
| Internal transfers within branch | EGP 50 |
| Transfer through internet banking between QNB accounts (Local currency) | Free |

| Cards | | | | | | | | |
|------------|--|-------------------|-----------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Section | Description | Fees | | | | | | |
| Debit Card | Types | Visa Classic | Visa Gold | MasterCard Titanium | Visa Platinum (EGP) | Visa Platinum (USD) | Visa Platinum (EUR) | Visa Platinum (GBP) |
| | Primary card Issuance/ Annual fees | EGP 150 | EGP 200 | EGP 250 | EGP 350 | USD 25 | EUR 20 | GBP 15 |
| | Replacement fees | EGP 125 | EGP 150 | EGP 200 | EGP 250 | USD 25 | EUR 20 | GBP 15 |
| | Debit/Prepaid cards cash withdrawal fees using other banks ATM's (Local) | EGP 5/Transaction | | | | | | |

| Credit Card | Types | MasterCard Standard | Classic Upgraded to Gold | Visa Gold | MasterCard Titanium | Visa Platinum | Visa Infinite | Visa Signature |
|-------------|--|---|--------------------------|-----------|---------------------|---------------|--|----------------|
| | Primary card issuance/ Annual fees | EGP 250 | EGP 250 | EGP 300 | EGP 400 | EGP 650 | EGP 8,000 | EGP 3,000 |
| | Replacement fees (different number) | EGP 150 | EGP 150 | EGP 175 | EGP 250 | EGP 250 | EGP 850 | EGP 750 |
| | Supplementary card issuance/ Annual fees | EGP 125 | EGP 125 | EGP 150 | EGP 225 | EGP 300 | EGP 4,000 (EGP 3,000 in case it is Requested at the same time with the primary card) | EGP 2100 |
| | Supplementary card Replacement fees (different number) | EGP 150 | EGP 150 | EGP 175 | EGP 250 | EGP 250 | EGP 850 | EGP 750 |
| | Charge back if refused - for local cash withdrawal | EGP 250 | | | | | | |
| | Charge back if refused - for International cash withdrawal and purchase transactions (local and international) | EGP 250 | | | | | | |
| | Credit card paper statement fees | EGP 75/ Monthly | | | | | | |
| | Installment program early settlement fees | 5% of redeemed amount with minimum EGP 50 | | | | | | |

- Cash withdrawal commission on Visa/Master network (Local) for all credit cards 4% (min. EGP 50 / withdrawal)
- Cash withdrawal commission on Visa/Master network (International) for all cards "except USD Debit card" is EGP 50 + 6% of the withdrawn amount (per transaction)
- Cash withdrawal commission on USD Debit Cards (International) is USD 5 + 4% of the withdrawn amount (per transaction)
- Markup fee for all cards' types with EGP using foreign currencies is 5%
- Markup fee for all cards' types with foreign currency is 3.5%
- In case of purchase transaction in foreign currency, applied exchange rate will be based on the settlement date on the customer account not the transaction execution date

| VISA Shopping Internet Card | *Joining fees | EGP120 |
|-----------------------------|------------------|--------|
| | Annual fees | EGP120 |
| | Replacement fees | EGP100 |

| Visa Prepaid Wearable | Joining fees | EGP 300 |
|-----------------------|-------------------------------|---------|
| | Annual fees | EGP 75 |
| | Replacement / Reissuance fees | EGP 300 |

For more information please contact 19700 or visit the nearest branch

* Terms & Conditions Apply

| Fees If The Daily Accounts Balances Fall Below The Authorized Minimum Balance Limit | | |
|---|------------------------------|--------------|
| Client Segment | Minimum Balance | Monthly Fees |
| New Client & Banky | EGP 3,000 | EGP 30 |
| Tamayoz | EGP 6,000 | EGP 85 |
| Tamayoz Plus | EGP 30,000 | EGP 100 |
| QNB First clients Tier 1 1- Credit Movement Clients 2- Depositor Clients | EGP 50,000 EGP 500,000 | EGP 325 |
| QNB First Clients Tier 2 1- Credit Movement Clients 2- Depositor Clients | EGP 500,000 EGP 5,000,000 | EGP 400 |

