



**National Bank of Egypt (UK) Limited**

## **NBEUK's TARIFF**

### **Applicable Fees and Charges**

Revised Edition

**December 2017**

1. This tariff applies to normal banking transactions.
2. Additional charges may be made in relation to work involved
3. Out-of-pocket expenses will be charged as applicable.

11 Waterloo Place, London SW1Y 4AU  
Tel: (020) 7389 1200 Fax (020) 7930 8882 Swift NBEGGB2L Telex: 916625 NBELDN G

## RETAIL BANKING CHARGES

SERVICE	TERMS & CONDITIONS
<b>Transfer of Funds or Issue of Bankers Draft</b>	
<ul style="list-style-type: none"> <li>• <b>Account Customers</b></li> <li>• Sterling</li> <li>• US Dollar</li> <li>• Other Currency</li> </ul>	0.1%, minimum £20, maximum £60 0.1%, minimum \$40, maximum \$100 0.1%, currency equivalent minimum £5, maximum £45
<ul style="list-style-type: none"> <li>• <b>Transfer between accounts</b></li> <li>• Between NBE(UK) accounts</li> </ul>	Free of Charge Free of Charge
<b>Certificate of Balance</b>	£20 or \$40 or equivalent £20 for account in any other currency.
<b>Unpaid Cheques</b>	
<ul style="list-style-type: none"> <li>• Outwards i.e. return by NBEUK of customer's cheque unpaid due to insufficient funds.</li> <li>• Inwards i.e. return unpaid to NBEUK of cheque credited to customer's account</li> </ul>	£25 or currency equivalent £10 or currency equivalent
<b>Foreign Currency Cash Handling</b>	
<ul style="list-style-type: none"> <li>• Amounts up to \$10,000 or equivalent in other currency</li> <li>• Amounts over \$10,000 or equivalent in other currency</li> </ul>	0.2% of total amount 0.3% of total amount
<b>Stop Payment</b>	£10
<b>Investigations</b>	
<ul style="list-style-type: none"> <li>• Of transaction up to 6-months old</li> <li>• Of transaction over 6-months old</li> </ul>	£10 £50
<b>Additional/Copy Statements of Account</b>	£10 per sheet, subject to a maximum of £100
<b>Right to access (account file or KYC instrument)</b>	£15 per request
<b>Status Enquiry</b>	£15 each
<b>Arranging Opening of New Account at National Bank of Egypt Branches in Egypt</b>	£100 for non-customers and £50 for customers plus DHL charges.
<b>Authentication on Certified Documents for Egyptian Banks</b>	£25
<b>Courier</b>	Cost – minimum £35
<b>Maintenance fees (business accounts) Cheque Request</b>	Cost – minimum £25 per quarter £10
<b>Correspondent Bank Charges</b>	To be borne by the customer if incurred as a result of an enquiry generated by the customer
<b>Excess and Returns</b>	
<ul style="list-style-type: none"> <li>• Account going overdrawn with no overdraft limit</li> <li>• Account going over overdraft limit</li> <li>• Unpaid Standing Order of Direct Debit</li> </ul>	£25 £25 £20

## TREASURY AND COMMERCIAL LENDING CHARGES

### SERVICE

### TERMS & CONDITIONS

#### Retail Fixed Deposit

- Minimum amount
- Minimum Term
- Interest Rates

\$15,000 or equivalent in any other currency

1 Month

By Negotiation

In normal market conditions Retail Fixed Deposits will attract the following interest rates:

- ⇒ Equiv. \$ 15,000+ LIBID less 1.0%
- ⇒ Equiv. \$ 100,000+ LIBID less 0.75%
- ⇒ Equiv. \$ 500,000+ LIBID less 0.625%
- ⇒ Equiv. \$1,000,000+ LIBID less 0.50%

Minimum Interest rate to be applied is zero

- Deposit Breaking  
(i.e. repayment prior to contracted maturity date)

By Special Arrangement only

Minimum charge of £50 or currency equivalent plus any replacement funding costs

5 Business Days' notice prior to date of breaking deposit

#### Interest Bearing Current Accounts

- Interest

Interest on US dollar and Sterling accounts will be credited on the last day of the month and will be calculated on the daily credit balance at a rate of 0.05% per annum.

No interest will be paid on current accounts denominated in currencies other than US dollars or Sterling. -

#### Fixed Lending

- Interest

Calculated at the contracted interest rate on the number of days in the interest period on the day basis of the currency of the loan e.g. £365 days, \$360 days etc.

- Administration Fee

Minimum rate 0.5% per annum of total amount borrowed; maximum by arrangement, payable at the end of each calendar quarter (Mar/Jun/Sep/Dec)

- Arrangement Fee

By arrangement, subject to facility letter, payable in full at commencement of facility

#### Overdrafts

- Interest

Charged to the account on the last day of the month calculated on the daily debit balance at the aggregate of NBEUK base rate plus contracted margin.

A penalty interest rate of 1% per month will be substituted for the contracted margin on the amount of any daily excess over an agreed overdraft limit.

A penalty interest rate of 1½% per month will be charged on the daily balance of unauthorised overdrafts

- Administration Fee

Calculated at a rate of 1% per annum on the authorised limits payable at the end of each calendar quarter (Mar/Jun/Sept/Dec)

- Default Interest

1½% per month on the overdue or unsettled amount.

- **Process Agency Services on behalf of Egyptian banks**

\$300 per annum per contract and will be payable within 30days from the date of the invoice.

