



National Bank of Egypt (UK) Limited

NBEUK's TARIFF

Applicable Fees and Charges

Revised Edition

December 2016

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.

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RETAIL BANKING CHARGES

SERVICE	TERMS & CONDITIONS
Transfer of Funds or Issue of Bankers Draft	
<ul style="list-style-type: none"> • Account Customers • Sterling • US Dollar • Other Currency 	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"> • Non-Account Customers 	Above rate of charge for account customers plus a fee of £10 or currency equivalent Copy of transfer by fax or email £15 or \$30 per transfer
<ul style="list-style-type: none"> • Transfer between accounts • Between NBE(UK) accounts 	Free of Charge
Certificate of Balance	£20 or \$40 or equivalent £20 for account in any other currency.
Special Presentation/Collection	
<ul style="list-style-type: none"> • Special presentation outwards, on behalf of NBEUK's customer, of a cheque to a drawee bank 	£20, plus courier costs, for account of customer
<ul style="list-style-type: none"> • Payment of a special presentation inwards of a sterling cheque drawn by NBEUK's customer 	£20, for account of presenting bank
<ul style="list-style-type: none"> • Payment of a collection inwards of non-sterling cheque(s) drawn by NBEUK's customer 	\$10 or currency equivalent per item subject to minimum charge of \$40 or currency equivalent, for account of presenting bank.
Unpaid Cheques	
<ul style="list-style-type: none"> • Outwards i.e. return by NBEUK of customer's cheque unpaid due to insufficient funds. 	£25 or currency equivalent
<ul style="list-style-type: none"> • Inwards i.e. return unpaid to NBEUK of cheque credited to customer's account 	£10 or currency equivalent
Foreign Currency Cash Handling	
<ul style="list-style-type: none"> • Amounts up to \$10,000 or equivalent in other currency 	0.2% of total amount
<ul style="list-style-type: none"> • Amounts over \$10,000 or equivalent in other currency 	0.3% of total amount
Stop Payment	£10
Hold Mail Service (by prior agreement)	£100 per annum
Bill Payment Service (by prior agreement)	£100 per annum
Telephone/Fax/E-mail	
<ul style="list-style-type: none"> • United Kingdom • Overseas 	Cost of Call subject to £5 minimum or currency equivalent Cost of Call subject to £15 minimum or currency equivalent Fax or email cost minimum £15 or \$30
Investigations	
<ul style="list-style-type: none"> • Of transaction up to 6-months old 	£10
<ul style="list-style-type: none"> • Of transaction over 6-months old 	£50
Additional/Copy Statements of Account	£10 per sheet, subject to a maximum of £70
Right to access (account file or KYC instrument)	£15 per request
Status Enquiry	£15 each
Arranging Opening of New Account at National Bank of Egypt Branches in Egypt	£85
Authentication on Certified Documents for Egyptian Banks	£25
Courier	Cost – minimum £35 or \$70
Maintenance fees (business accounts)	Cost – minimum £15 per quarter
Correspondent Bank Charges	To be borne by the customer if incurred as a result of an enquiry generated by the customer
Excess and Returns	
<ul style="list-style-type: none"> • Account going overdrawn with no overdraft limit 	£25/\$50/€50
<ul style="list-style-type: none"> • Account going over overdraft limit 	£25/\$50/€50
<ul style="list-style-type: none"> • Unpaid Standing Order of Direct Debit 	£20
Funds received from overseas bank	£5/\$5/€5 per transfer received

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

Credited to the account on the last day of the month calculated on the daily credit balance at the aggregate of the NBEUK base rate minus a margin of 3%; minimum rate paid 0.05% per annum.

Paid on the full daily balance subject to that balance being equal to or greater than the tier amount for the currency of the account (see tier amounts below)

Tiers

- Tier amounts are only for the currencies noted
Interest is not payable on current accounts for any other currency.

Sterling	£5,000
US Dollars	\$9,000
EURO	€7,000

Fixed Lending

- Interest
- Administration Fee
- Arrangement Fee

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.

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)

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

Overdrafts

- Interest
- Administration Fee
- Default Interest
- **Process Agency Services on behalf of Egyptian banks**

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

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

1½% per month on the overdue or unsettled amount.

\$300 per annum

DOCUMENTARY CREDIT CHARGES

SERVICE

TERMS & CONDITIONS

Export Letters of Credit

- | | |
|--|--|
| <ul style="list-style-type: none"> • Pre-advising • Advising (unconfirmed) • Confirming | <ul style="list-style-type: none"> • £20 or \$40 • £75 or \$150 • 0.3% per quarter – minimum £100 or \$200 (subject to negotiation) |
| <ul style="list-style-type: none"> • Amending | <ul style="list-style-type: none"> • £40 or \$60 (When amendment is in respect of extending a confirmed L/C only confirmation commissions applies) |
| <ul style="list-style-type: none"> • Transfer of Letter of Credit | <ul style="list-style-type: none"> • 0.4% - minimum £100 or \$200 (subject to negotiation) |
| <ul style="list-style-type: none"> • Allocation/Assignment of Letter of Credit Proceeds | <ul style="list-style-type: none"> • 0.4% - minimum £100 or \$200 (subject to negotiation) |
| <ul style="list-style-type: none"> • Payment Commission - Confirmed
- Unconfirmed | <ul style="list-style-type: none"> • 0.15% - minimum £50 or \$100 • 0.2% - minimum £50 or \$100 |
| <ul style="list-style-type: none"> • Acceptance/Deferred Payment Commission | <ul style="list-style-type: none"> • 0.15% per month, subject to minimum of the larger of 0.2% or £75 or \$150 |
| <ul style="list-style-type: none"> • SWIFT per message | <ul style="list-style-type: none"> • £15 or \$30 |
| <ul style="list-style-type: none"> • Fax | <ul style="list-style-type: none"> • Cost – minimum £10 or \$20 |
| <ul style="list-style-type: none"> • Courier | <ul style="list-style-type: none"> • Cost – minimum £35 or \$70 |

Import Letters of Credit

- | | |
|--|---|
| <ul style="list-style-type: none"> • Opening Commission | <ul style="list-style-type: none"> • 0.4% per quarter – minimum £100 or \$200 (subject to negotiation) |
| <ul style="list-style-type: none"> • All Other charges | <ul style="list-style-type: none"> • As per Export Letters of Credit Charges above |

Guarantees

- | | |
|--|---|
| <ul style="list-style-type: none"> • Guarantee Commission | <ul style="list-style-type: none"> • 0.4% per quarter – minimum £100 or \$200 (subject to negotiation) |
|--|---|

Reimbursements

- | | |
|---|--|
| <ul style="list-style-type: none"> • Confirmation | <ul style="list-style-type: none"> • 0.3% per quarter – minimum £75 or \$150 (subject to negotiation) |
| <ul style="list-style-type: none"> • Payment | <ul style="list-style-type: none"> • £100 or \$200 |
| <ul style="list-style-type: none"> • Swift per message | <ul style="list-style-type: none"> • £15 or \$30 |

N.B. All of the above charges have been quoted in £Sterling and US Dollars. Charges for transactions in currencies other than sterling and US Dollars will be charged at the Bank's conversion rate.
