

## Schedule of Charges – e&Mashreq NEO

<b>Accounts Charges – EGP</b>	
Account opening fees	Free
Minimum deposit to open the account	No minimum deposit
Fall below fees (in case minimum monthly average balance below EGP 2,000)	EGP 25 (free for the first 3 months)
Statement regeneration	EGP 100 for 6 months
	EGP 150 for more than 6 months
Account Service charges	Free
Account closure charges	Free
<b>Remittance</b>	
Incoming transfer in EGP	Free
Incoming transfer in FCY to EGP account	0.1% – Min USD 2 – Max USD 10 (Charges would be deducted in equivalent to EGP)
Outgoing transfer in EGP (Online & Mobile Banking) to Mashreq account	Free
Outgoing transfer in EGP (Online & Mobile Banking) to non-Mashreq account	Free
Outgoing transfer in EGP (Through Branch)	0.2% – Min EGP 10 – Max EGP 300 + EGP 10 transfer charges
<b>Cheques Collections</b>	
Inside Clearing	EGP 10
Outside clearing	0.3% – Min EGP 10 – Max EGP 350
Pullback post-dated cheques	EGP 20
Post-dated Cheques warehousing fees	0.1% Min EGP 10 – Max EGP 200

<b>Other fees</b>	
Demand Draft in EGP	0.2% – Min EGP 20 – Max EGP 200
External signature verification	EGP 150 per stamp
Standing instruction processing fees	EGP 20
Cash withdrawal charges (over the counter) EGP 30,000 and less	EGP 200
Cash deposit charges (over the counter) EGP 50,000 and less	EGP 200
Mashreq Millionaire Certificate (Online & Mobile Banking)	EGP 50
Certificates / Letters others	EGP 150

<b>Cards</b>	
Issuance fees	Free
Annual Renewal fees	EGP 100
Card replacement fees	Free
Mashreq ATM withdrawal fees	Free
Non-Mashreq ATM withdrawal fees	First 2 transactions free every month, then any subsequent transactions EGP 5 per transaction
Balance inquiry from Mashreq ATM	Free
Balance inquiry from Non Mashreq ATM	EGP 0.5
SMS Fees / month	Free
Balance inquiry fees international	USD 0.3 (Charges would be deducted in equivalent to EGP)
Invalid card dispute	EGP 100

<b>Fixed Time Deposit</b>	
Currency	EGP
Minimum deposit	10,000 for EGP
Max deposit	No Limit
Interest payment	At Maturity
Tenor	2 Weeks : 1 Year
Premature withdrawal rate	Loss of interest
Partial withdrawal	Not allowed
<b>Certificates of Deposits</b>	
Currency	EGP
Minimum deposit	EGP 1,000
Maximum deposit	No limit
Tenor	3 years – 5 years – 7 years – 10 years
Face value	Multiples of 1,000
Interest payment	Monthly – Quarterly – Semi-annually – Annually
Facilities against deposit	95% of the certificate amount
<b>Secured Loans</b>	
Processing fees Secured loans	2 % for EGP secured with Min EGP 300
Early settlement fees	8% for secured loans
Partial settlement fees	5%
Late payment fees	EGP 500 for EGP secured loans
Personal loan clearance letter	EGP 350
Courier charges (clearance letter)	EGP 70
Liability letter	EGP 350
Central bank ratification on clearance letter fees	EGP 25
Legal clearance letter fees	EGP 300
Facilities against deposit	UP TO 95% of the certificate amount