

## Schedule of Charges – Mashreq NEO – September 2025

### 1. Accounts

| Accounts                                      | Current Account                      | Saving Account               | Day by Day Account           | Foreign Currency Current account |
|-----------------------------------------------|--------------------------------------|------------------------------|------------------------------|----------------------------------|
| Currency                                      | EGP                                  | EGP                          | EGP                          | USD                              |
| Account opening Fees                          | Free                                 | Free                         | Free                         | Free                             |
| Minimum deposit to open the account           | No minimum deposit                   | No minimum deposit           | No minimum deposit           | No minimum deposit               |
| Minimum balance to avoid Fall below fees      | Minimum average balance EGP 2,000    | N/A                          | N/A                          | N/A                              |
| Fall below fees (FBF)                         | EGP 25 (free for the first 3 months) | Free                         | Free                         | Free                             |
| Statement regeneration for 6 months           | EGP 100 or equivalent in FCY         | EGP 100 or equivalent in FCY | EGP 100 or equivalent in FCY | EGP 100 or equivalent in FCY     |
| Statement regeneration for more than 6 months | EGP 150 or equivalent in FCY         | EGP 150 or equivalent in FCY | EGP 150 or equivalent in FCY | EGP 150 or equivalent in FCY     |
| Service charges Quarterly                     | Free                                 | Free                         | Free                         | Free                             |
| Interest paid                                 | N/A                                  | Applied                      | Applied                      | N/A                              |

| Segments                                  | Mashreq NEO   | Mashreq NEO Plus                                        |
|-------------------------------------------|---------------|---------------------------------------------------------|
| Daily withdrawal limit over the counter   | EGP 90,000    | EGP 250,000                                             |
| Monthly withdrawal limit over the counter | EGP 300,000   | N/A                                                     |
| Daily online transfer limit               | EGP 90,000    | EGP 1,000,000                                           |
| Monthly online transfer limit             | EGP 300,000   | EGP 1,500,000                                           |
| Maximum balance limit                     | EGP 3,600,000 | N/A                                                     |
| Cheque book facility                      | N/A           | Available, No minimum balance required                  |
| Cheque book fees                          | N/A           | First cheque book for free then EGP 125 per cheque book |

## 2. Certificates of Deposits

| Certificates of Deposits   | 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 |
| Partial breaking           | Not allowed                                    |
| Facilities against deposit | Up to 95% of the certificate amount            |

## 3. Loans

| Secured Loans                                      |                                      |
|----------------------------------------------------|--------------------------------------|
| 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 300                              |
| Courier charges (clearance letter)                 | EGP 50                               |
| Liability letter                                   | EGP 300                              |
| Central bank ratification on clearance letter fees | EGP 25                               |
| Legal clearance letter fees                        | EGP 250                              |

| Unsecured loans                                   |                                                                                                                |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Personal loans processing fees                    | 1 % for EGP secured with Min EGP 500                                                                           |
| Life insurance fees                               | 1% for unsecured personal loans<br>(N/A for secured loan & auto loan)                                          |
| Early settlement fees                             | 15% for unsecured loans in case of cash.<br>15% for unsecured loans in case of bank transfer or cheque payment |
| Partial settlement fees                           | 15 %for unsecured loans                                                                                        |
| Late payment fees                                 | EGP 500 for EGP secured loans<br>EGP 350 for unsecured loans                                                   |
| High debt balance commission HDB (OVD and SOD)    | 0.1%                                                                                                           |
| Personal loan clearance letter                    | EGP 500                                                                                                        |
| Clearance letter shipping costs (through courier) | EGP 50                                                                                                         |
| Liability letter                                  | EGP 500                                                                                                        |
| Central bank ratification on clearance letter     | EGP 25                                                                                                         |
| Legal clearance letter                            | EGP 500                                                                                                        |
| Original cheques retrievals                       | EGP 250                                                                                                        |
| Cheques clearance letter                          | EGP 50                                                                                                         |

#### 4. Credit Cards

| CardType                             | Mashreq NEO Credit Card                                 | Mashreq NEO Plus Credit Card                            |
|--------------------------------------|---------------------------------------------------------|---------------------------------------------------------|
| Primary card issuance                | EGP 250                                                 | EGP 500                                                 |
| Primary card renewal                 | EGP 250 / Free when spending EGP 50,000 per year        | EGP 500 / Free when spending EGP 100,000 per year       |
| Supplementary card issuance/ renewal | Free for life                                           | Free for life                                           |
| Minimum payment                      | 5% (minimum EGP 50)                                     | 5% (minimum EGP 50)                                     |
| Retail interest rate                 | 4.25%                                                   | 3.99%                                                   |
| Cash advance interest rate           | 4.25%                                                   | 3.99%                                                   |
| Cash advance fees in Egypt           | 3% (Minimum EGP 30)                                     | 3% (Minimum EGP 30)                                     |
| International cash withdrawal fees   | 5% of transaction amount                                | 5% of transaction amount                                |
| Late payment fees                    | EGP 100                                                 | EGP 100                                                 |
| Over limit fees                      | EGP 100                                                 | EGP 100                                                 |
| Currency conversion fees "Purchase"  | 5%                                                      | 5%                                                      |
| Grace period – retail purchases      | Up to 55 days                                           | Up to 55 days                                           |
| Grace period – cash advances         | None                                                    | None                                                    |
| Primary card replacement fees        | EGP 150                                                 | EGP 200                                                 |
| Supplementary card replacement fees  | EGP 75                                                  | EGP 100                                                 |
| Paper statement reprint charges      | EGP 15 per statement                                    | EGP 15 per statement                                    |
| Government stamp duty                | 0.05% of outstanding balance at the end of each quarter | 0.05% of outstanding balance at the end of each quarter |
| Mashreq SMS alerts                   | EGP 5                                                   | Free                                                    |
| Monthly paper statements fees        | EGP 50                                                  | EGP 50                                                  |
| Liability letter                     | EGP 150                                                 | EGP 150                                                 |
| Credit card closure certificate      | EGP 100                                                 | EGP 100                                                 |
| Clearance letter                     | EGP 150                                                 | EGP 150                                                 |
| Credit shield                        | 0.9% from statement closure balance                     | 0.9% from statement closure balance                     |
| Invalid card dispute                 | Local EGP 500 / International USD 35                    | Local EGP 500 / International USD 35                    |

## 5. Debit Cards

| Fees                                               | Mashreq NEO Debit Card                                                                        |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Issuance Fees                                      | Free                                                                                          |
| Replacement fees                                   | Free                                                                                          |
| Annual/ renewal fees                               | EGP 100                                                                                       |
| Cash withdrawal fees on Mashreq ATM (in Egypt)     | Free                                                                                          |
| Cash withdrawal fees on non Mashreq ATM (in Egypt) | First 2 transactions free every month, then any subsequent transactions EGP 5 per transaction |
| International cash withdrawal fees (outside Egypt) | N/A                                                                                           |
| Balance inquiry from Mashreq ATM                   | Free                                                                                          |
| Balance inquiry from Non Mashreq ATM               | EGP 0.5                                                                                       |
| Balance inquiry from ATM (outside Egypt)           | USD 0.3 (Charges would be deducted in equivalent to EGP)                                      |
| SMS fees                                           | Free                                                                                          |
| Invalid card dispute                               | Local EGP 500 / International USD 35                                                          |

## 6. Payments / Transfers / Chqs for collection / Miscellaneous

| Payments / Transfers                               | Mashreq NEO                                                                                                | Mashreq NEO Plus                                                                                           |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Outgoing transfer in EGP (From branch)             | 0.2% – Min EGP 15 – Max EGP 300                                                                            | 0.2% – Min EGP 15 – Max EGP 300                                                                            |
| Outgoing transfer in FCY (From branch)             | 0.3% – Min USD 10 – Max USD 100 + USD 25 swift charges (or equivalent in FCY) + correspondent bank charges | 0.3% – Min USD 10 – Max USD 100 + USD 25 swift charges (or equivalent in FCY) + correspondent bank charges |
| Outgoing transfer in EGP (Online & Mobile banking) | Free                                                                                                       | Free                                                                                                       |
| Outgoing transfer in FCY (Online & Mobile banking) | Mashreq fees Free + USD 12.50 swift charges (or equivalent in FCY) + correspondent bank charges            | Mashreq fees Free + USD 12.50 swift charges (or equivalent in FCY) + correspondent bank charges            |
| Incoming transfer in EGP                           | Free                                                                                                       | Free                                                                                                       |
| Incoming transfer in FCY                           | Free                                                                                                       | Free                                                                                                       |

| Cheque for collection                         | Mashreq NEO                                                                      | Mashreq NEO Plus                                                                 |
|-----------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Cheque collected fee for EGP inside clearing  | EGP 10                                                                           | EGP 10                                                                           |
| Cheque collected fee for EGP outside clearing | 0.3% – Min EGP 10 – Max EGP 350                                                  | 0.3% – Min EGP 10 – Max EGP 350                                                  |
| Cheque collected fee for FCY inside clearing  | 0.3% – Min USD 10 – Max USD 100 (or equivalent in FCY)                           | 0.3% – Min USD 10 – Max USD 100 (or equivalent in FCY)                           |
| Cheque collected fee for FCY outside clearing | 0.3% – Min USD 10 – Max USD 100 + correspondent bank fees (or equivalent in FCY) | 0.3% – Min USD 10 – Max USD 100 + correspondent bank fees (or equivalent in FCY) |
| Post-dated cheques warehousing fees           | 0.1% Min EGP 10 – Max EGP 200 (or equivalent in FCY)                             | 0.1% Min EGP 10 – Max EGP 200 (or equivalent in FCY)                             |
| Pullback post-dated cheques                   | EGP 20                                                                           | EGP 20                                                                           |
| Mashreq cheques returned unpaid               | N/A                                                                              | EGP 60 or equivalent in FCY                                                      |
| Other banks cheques returned unpaid           | EGP 25 or equivalent in FCY                                                      | EGP 25 or equivalent in FCY                                                      |

| Miscellaneous                                                               | Mashreq NEO                                           | Mashreq NEO Plus                                      |
|-----------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|
| Certified cheques                                                           | 0.5% – Min EGP 300 – Max EGP 1,000                    | 0.5% – Min EGP 300 – Max EGP 1,000                    |
| Demand draft in EGP                                                         | 0.2% – Min EGP 20 – Max EGP 200                       | 0.2% – Min EGP 20 – Max EGP 100                       |
| Demand draft in FCY                                                         | 0.3% – Min USD 5 – Max USD 100 (or equivalent in FCY) | 0.3% – Min USD 5 – Max USD 100 (or equivalent in FCY) |
| Cheque stop payment                                                         | EGP 50 per cheque or equivalent in FCY                | EGP 50 per cheque or equivalent in FCY                |
| External signature verification                                             | EGP 150 per stamp                                     | EGP 150 per stamp                                     |
| Standing instruction processing fees                                        | EGP 20                                                | EGP 20                                                |
| Certificates                                                                | EGP 100                                               | EGP 100                                               |
| Account closure fees                                                        | FREE                                                  | FREE                                                  |
| Cash withdrawal charges (over the counter) EGP 30,000 and less              | EGP 200                                               | EGP 200                                               |
| Cash deposit charges (over the counter) EGP 50,000 and less                 | EGP 200                                               | EGP 200                                               |
| Cash deposit in credit cards charges (over the counter) EGP 50,000 and less | EGP 200                                               | EGP 200                                               |
| Mashreq Millionaire Certificate (Through branch)                            | EGP 50                                                | EGP 50                                                |
| Mashreq Millionaire Certificate (Online & Mobile banking)                   | EGP 50                                                | EGP 50                                                |

## **Z. InstaPay Application & MOL/Mobile Banking IPN fees**

| Miscellaneous                                                  | All Segments                         |
|----------------------------------------------------------------|--------------------------------------|
| Transfers through InstaPay application                         | 0.1 % - Min EGP 0.5 EGP - Max EGP 20 |
| Mini Statement request through InstaPay application            | EGP 0.5                              |
| Balance Inquiry request through InstaPay application           | EGP 0.5                              |
| Instant Transfer through Mashreq online & mobile banking (IPN) | Free                                 |

- Cheque Book Facility is available only for Mashreq NEO Plus.
- If FCY accounts charges are not mentioned, deduction shall be in equivalent to EGP charges.
- CBE "existing / new" regulations regarding banks' charges, supersedes Mashreq internal schedule of charges.
- Cash withdrawals outside Egypt are suspended on all debit cards at the present time.
- Mashreq NEO /Mashreq NEO Plus credit cards are not dependent on the account's type.