1. Trade Finance Tariffs

1.1 Imports - Letters of Credit (LCs)

Item	Rates for Mashreq
LC issuance	1.25 % for first quarter, and 0.25 % for each 2nd ,3rd and 4th quarters, minimum per quarter USD 50/-
Acceptance of deferred documents	0.75% per quarter, minimum USD 50/-
Revolving LC	Issuance charges +0.4% for remaining accumulated amount
Increase / Extension	Same as issuance
Amendments (Other than extensions / increase)	USD 20/ - per item
Shipping Guarantees / Endorsement	USD 50/-
Documents received after LC expiry date	0.3%,minimum USD 50/-
Discrepancy Fees	USD 150/-
Documents exceeding LC amount	1.25% from the exceeding amount, minimum USD 50/-
In case of LC expired and remaining balance will be paid against applicant instructions	0.25% per quarter, minimum USD 50/-
LC Draft	USD 30/-

1.2 Imports - Documentary Collection

Item	Rates for Mashreq
IDC's handling commission	1.25 % minimum USD 50/-
Avalization	0.5% per quarter, minimum USD 50/- plus handling commission
Transferring documents to another local bank as per client / remitting bank instructions	USD 50/- Representing (Postage + Swift + Admin)
Returning documents to remitting bank as per client / remitting bank instructions	USD 100/- Representing (Postage + Swift + Admin)

1.3 Exports - Letters of Credit (LCs)

Item	Rates for Mashreq
Advising of LC to	Mashreq client directly - USD 50/- Another Bank – USD 100/-
Advising of LC amendment	Mashreq client directly – USD 25/- Another Bank – USD 50/-
Assignment of proceeds under (Export) LCs	0.1% of assigned amount, minimum USD 100/-
Payment / Negotiation	0.3%, minimum USD 75/-
Transfer of Transferable LC	0.2%, Minimum USD 100/-
Confirmation / Discounting	Determined by (FI) case by case
Documents presented after LC expiry date	ODC's handling commission to be applied
Examination of Docs upon customers request under unconfirmed LC	0.1% minimum USD 50/-

1.4 Exports - Documentary Collection

Item	Rates for Mashreq
ODC's handling commission	0.25 %, minimum USD 50/-

1.5 Issuance of Letters of Guarantee (LG) / SBLC

Item	Rates for Mashreq
Bid Bond LG	0.3 % per quarter, minimum USD 25/-
Performance / ADV LG	0.6 % per quarter, minimum USD 30/-
Foreign Guarantees	Determined by (FI) case by case
Increase / Extension	Same as issuance
Amendments (Other than extensions / increase)	USD 20/-
Examination for non-standard LG / SBLC text	USD 20/-

Classification: Public

1.6 Trade Finance – Other Charges

Item	Rates for Mashreq
Automated Form 4	EGP 250/-
Export credit advice	EGP 50/-
Export certificate	EGP 200/-
Miscellaneous Chgs. per contract	USD 10/-
Swift Charges (Full - Detailed)	USD 100/-
Swift Charges (Short)	USD 25/-
Postage Outside Egypt	USD 75/-
Postage Inside Egypt	USD 10/-
Advisory fees	Up to 10% Per transaction/contract

2. Cash Management Tariffs

2.1 Account Services

Product and Services	Standard Pricing	Charge basis
Maintenance fee		
Account opening fees	EGP 100/-	One time
Account maintenance fee - monthly	EGP 90/-	Monthly
Account maintenance fee - quarterly	EGP 90/-	Quarterly
Account management fees (yearly charges per account)	EGP 90/-	Yearly
Minimum monthly average credit balance requirement	EGP 10,000/-	------
Monthly fall below fee if the minimum balance is not met	EGP 50/-	Monthly
Interest		
Daily charges upon account being overdrawn	19% + 2% penalty	Daily
Reporting services		

Classification: Public

Account Balance enquiry	EGP 10/-	Per request (per CIF)
Issuance of physical copy of monthly account statement for less than 6 months by mail/post/courier	EGP 10/-	Per page
Issuance of physical copy of monthly account statement for over 6 months by mail/post/courier	EGP 10/-	Per page
Issuance of monthly account statement via e-mail or fax	EGP 10/-	Per page
SWIFT MT940 daily transmission or other MT reporting request - setup fee	USD 100/-	One time, per CIF
SWIFT MT940 daily transmission or other MT reporting request - monthly	USD 50/- per reported account or the equivalent in EGP	Monthly, per account
Cheque Book		
Issuance of standard cheque book	EGP 150/-	Per cheque book
Issuance of A4 cheque book	EGP 6/-	Per leaf
General		
Balance confirmation / audit confirmation letter	EGP 100/-	Per request, per certificate/letter
Other reference letters / confirmations	EGP 100/-	Per request
External signature verification	EGP 50/-	per one stamp
Closing of account within 12 months of opening	EGP 100/-	One-time fee
Certificate for account closure	EGP 100/-	One-time fee
Advisory fees	Up to 10%	Per transaction /contract
Cash Deposit over the counter for amount less Than EGP20K	EGP 200/-	Per transaction

2.2 Funds Transfers

Product and Services	Standard Pricing	Charge basis
Inward Remittances		
Credit into LCY account with the bank	0.1% Minimum EGP 5/-, Maximum EGP 50/-	Per transaction

Classification: Public

Credit into FCY account with the bank	0.1% Minimum USD 2/-, Maximum USD 10/-	Per transaction
Inward remittances resulting in an outward payment (credit to account held with another bank)	0. 2 % Min EGP 30/- Max EGP 300/- + EGP 10/- swift	Per transaction
Outward Remittances		
Internal account to account transfer (book transfer)	Waived	----------
Domestic funds transfer - RTGS	0. 2 % Min EGP 30/- Max EGP 300/-	Per transaction
Cross Border funds transfer	0. 2 % Min USD 5.00 Max USD 60/- + swift charges USD 10/-	Per transaction
Funds transfer with charge code "OUR" instructions (except for payments executed in JPY currency where claims will be recovered on actual basis)	USD 35/- / GBP10 /Euro tranches max Euro 112/- other currencies on actual basis	Per transaction
Standing Order Instructions		
Standing instructions	EGP 100	Per request, per account
Amendment request	Standard swift charges applied USD 10/-	Per request, per account
Execution - Account to Account Transfer	Waived	----------
Insufficient Funds to execute	EGP 50/-	Per transaction
Calling back request for funds remitted against standing instructions	EGP 50/-	Per transaction
Copy of standing order instruction application for less than 6 months	EGP 20/-	Per request
Copy of standing order instruction application for over 6 months	EGP 20/-	Per request
Standing order cancellation or suspension	EGP 50/-	Per instance
Payroll		
To Mashreq Bank account	Waived	----------
To Other Bank account	EGP 20/-	Per record and per request
Demand Drafts / Pay Orders		

Classification: Public

Issuance of local demand draft /pay order	0. 2 % minimum EGP 20/- maximum EGP 200/-	Per instrument
Issuance of FCY demand draft /pay order	0. 3 % minimum USD 5/- maximum USD 75/-	
Stop payment of demand draft / pay orders request	EGP 50/-	Per instrument
Cancellation of demand draft / pay order (original instrument presented)	EGP 50/-	Per instrument
Other ancillary services		
E finance service	0.15% Min EGP 75/- Max EGP 190/- + E finance charge	Per transaction
Amendment / Cancellation of remittance instructions (funds already remitted)	USD 10/-	Per transaction
Payment return due to discrepancy	USD 10/-	Per transaction
Payment status enquiry Responding/raising inquiries on behalf of customer	USD 10/-	Per enquiry
Copy of SWIFT Inward and Outward payment message	Waived for online banking customers/ EGP 10.00 for other customers	----------
Responding/raising inquiries on behalf of customer	USD 10/-	Per request

2.3 Collection Services

Product and Services	Standard Pricing	Charge basis
Cash and Cheque pickup		
Mashreq Safe Cash - Cash and Cheque Collections/Delivery	As per agreed terms	Per arrangement
Enriched MIS & PDC Management	As per agreed terms	Per arrangement
Outward Cheque Clearing / Collections		
Local Cheque Clearing	EGP 10.00/-	Per instrument
Collections within Egypt	0.3% Min. 10 EGP and Max. 350 EGP	Per instrument

Classification: Public

Collection outside Egypt	0.3 % Min. EGP 10/- and Max. EGP 500/- + EGP 20/- admin fees	Per instrument
Post Dated Cheques (PDC)		
Processing fee for extension of due date	N/A	Per instrument
Custodial service per cheque (warehousing fees)	0.1% per cheque ; Minimum EGP 10/- Maximum EGP 200/-	Per instrument
Replacement / premature withdrawal per cheque	EGP 10/-	Per instrument
Cheques Returned Unpaid		
Outward local clearing	EGP 25/-	Per instrument
Customer cheques pull back	EGP 20/-	Per instrument
Collection within Egypt	EGP 10/-	Per instrument
Collection outside Egypt	0.3%Min.10 USD and Max150 USD	Per instrument
Inward clearing/transfer (Drawn on own account), Insufficient Funds	EGP 25/-	Per instrument
Miscellaneous charges		
Stop payment of cheque	EGP 50/-	Per instrument
Courier charges outside clearing	0.3 % Min. EGP 10/- and Max. EGP 500/- + EGP 20/- admin fees	Per instrument
Cheque Scan		
Set up charge	As Per Agreement	Per arrangement
Scanner cost	As Per Agreement	Per arrangement
Cheque Pick up	As per agreed terms	Per arrangement
Branch deposit and withdrawal		
Cash Deposit (Mashreq Branch)	Waived	----------
Cash Deposit (Mashreq Third Party Service Providers Cash Centers)	Waived	----------
Cash Withdrawal (Mashreq Branch)	Waived	----------
Other transaction charges / teller charges (towards Cheque debit and deposit)	Waived	----------

Classification: Public

Third Party Cheque withdrawal charges – (Only if a third-party bearer presents the cheque on behalf of the entity)	Waived	----------

2.4 Liquidity Management

Product and Services	Standard Pricing	Charge basis
Sweeps		
Structure set up fee	As per agreed terms	One time
Maintenance fee	As per agreed terms	Monthly
Amendment to the existing sweep set up	As per agreed terms	Per amendment
Cancellation of the sweep structure	As per agreed terms	Per cancellation
Sweep cross-border execution fee - Local currency	As per agreed terms	Per transaction
Sweep cross-border execution fee - Foreign currency	As per agreed terms	Per transaction
Notional Pooling		
Structure set up fee	As per agreed terms	One time
Amendment to the existing pooling set up	As per agreed terms	Per amendment
Interest set up	As per agreed terms	Per arrangement
Cancellation of the pooling structure	As per agreed terms	Per cancellation

2.5 Channels

Product and Services	Standard Pricing	Charge basis
Online Banking - Maintenance		
Setup fee	EGP 1,500/-	One time
Issuance of electronic signature card device	EGP 1,000/-	One time, per device, per user
Issuance of soft token	EGP 500/-	One time, per device, per user
Access fee per trade license	EGP 300/-	Monthly
Access fee per additional trade license (same group)	EGP 100/-	Monthly

Classification: Public

Online Banking - Transaction fees		
Payroll transfers within Mashreq	Waived	----------
Payroll transfers to another bank within Egypt	EGP 20/- per record; minimum EGP 150/- per file	Per record, per file
Payroll – Foreign Currency	EGP 400/- per record; minimum EGP 1000/- per file	Per record
Domestic funds transfer	EGP 30/-	Per transaction
Cross Border funds transfer	EGP 400/-	Per transaction
Issuance of demand draft /pay order	0.2 % minimum EGP 20/- maximum EGP 200/-	Per instrument
Issuance of standard cheque book request	EGP 150/-	per leaf
Setting up standing instruction	EGP 100/-	per request, per record
Global cash position (aggregation through MT940)	EGP 500/-	Monthly per CIF
Mobile Banking access	Waived	----------
Host to Host		
Implementation fee	EGP 50,000/-	One time
Subscription fee	As per agreed terms	Monthly
Amendment / New File format	USD 10/-	One time
SWIFT File Act or FIN		
Implementation fee	EGP 3,000/-	One time
Subscription fee	As per agreed terms	Monthly
Amendment / New File format	USD 10/-	One time

"The Bank hereby reserves its right to amend the above fees and charges and amendments will be valid since published on our website"

Classification: Public