

NATIONAL BANK OF EGYPT (UK) LIMITED

Terms and Conditions

(Revised Edition)

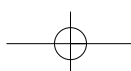
February 2005

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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Registered Office: Trafalgar House, 11 Waterloo Place, London SW1Y 4AU Wholly owned subsidiary of National Bank of Egypt – Registered in England No. 2743734



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 	<ul style="list-style-type: none"> • 0.1%, minimum £5, maximum £45 • 0.1%, minimum \$10, maximum \$80 • 0.1%, currency equivalent minimum £5, maximum £45
<ul style="list-style-type: none"> • Non-Account Customers 	<ul style="list-style-type: none"> • Above rate of charge for account customers plus a fee of £10 or currency equivalent
<ul style="list-style-type: none"> • Transfer between accounts • Between own accounts • To another account holder 	<ul style="list-style-type: none"> • Free of Charge • £5 or \$10
Certificate of Balance	<ul style="list-style-type: none"> • £20 or \$40 or equivalent £20 for account in any other currency
Standing order or Direct Debit	<ul style="list-style-type: none"> • £10 set-up fee
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 • Payment of a special presentation inwards of a sterling cheque drawn by NBEUK's customer • Payment of a collection inwards of non-sterling cheque(s) drawn by NBEUK's customer 	<ul style="list-style-type: none"> • £20, plus courier costs, for account of customer • £20, for account of presenting bank • \$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 • Inwards i.e. return unpaid to NBEUK of cheque credited to customer's account 	<ul style="list-style-type: none"> • £25 or currency equivalent • £10 or currency equivalent
Foreign Currency Cash Handling	
<ul style="list-style-type: none"> • Amounts up to \$10,000 or equivalent in other currency • Amounts over \$10,000 or equivalent in other currency 	<ul style="list-style-type: none"> • 0.1% of total amount • 0.3% of total amount
Stop Payment	<ul style="list-style-type: none"> • £10
Hold Mail Service (by prior agreement)	<ul style="list-style-type: none"> • £100 per annum
Bill Payment Service (by prior agreement)	<ul style="list-style-type: none"> • £100 per annum
Telephone / Fax	
<ul style="list-style-type: none"> • United Kingdom • Overseas 	<ul style="list-style-type: none"> • Cost of Call subject to £5 minimum or currency equivalent • Cost of Call subject to £15 minimum or currency equivalent
Investigations	
<ul style="list-style-type: none"> • Of transactions up to 6 months old • Of transactions over 6 months old 	<ul style="list-style-type: none"> • £10 • £50
Additional / Copy Statements of Account	<ul style="list-style-type: none"> • £10 per copy
Status Enquiry	<ul style="list-style-type: none"> • £15 each
Arranging Opening of New Account at National Bank of Egypt Branches in Egypt	<ul style="list-style-type: none"> • £20
Authentication on Certified Documents for Egyptian Banks	<ul style="list-style-type: none"> • £25
Cheque Guarantee Card and ATM Cards	
<ul style="list-style-type: none"> • Card Issuance • Cash withdrawal • Stop on Lost Card • Overdrawn Payment as a result of Card Usage • Cancellation of card 	<ul style="list-style-type: none"> • Free • Free • £20 • £20 • £50

SWIFT A charge of £15 or \$30 or the equivalent of £15 in respect of any other currency will be charged **in addition** to the above banking charges where the service provided requires use of the SWIFT network e.g. SWIFT payment, SWIFT advice etc.



NATIONAL BANK OF EGYPT (UK) LIMITED

TREASURY AND COMMERCIAL LENDING CHARGES

SERVICE

TERMS & CONDITIONS

Retail Fixed Deposit

- Minimum amount
- Minimum Term
- Interest Rates

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

- \$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:

⇒ Equivalent. \$ 15,000+	LIBID less 1.0%
⇒ Equivalent. \$ 50,000+	LIBID less 0.875%
⇒ Equivalent. \$100,000+	LIBID less 0.75%
⇒ Equivalent. \$250,000+	LIBID less 0.625%
⇒ Equivalent. \$500,000+	LIBID less 0.25%
- 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 1/4% 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 | GBP | 5,000 |
| • US Dollars | USD | 9,000 |
| • EURO | EUR | 7,000 |

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 of 0.5% per annum of total amount borrowed; maximum by arrangement, payable at the end of each calendar quarter (Mar/Jun/Sept/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 of 1 1/2% 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)
- Excess Charges
- £25 approval fee for items drawn in excess of an agreed overdraft limit or on an unauthorised overdraft plus £15 charge for letter advising the excess

Default Interest

- 1 1/2% per month on the overdue or unsettled amount



DOCUMENTARY CREDIT CHARGES

SERVICE	TERMS & CONDITIONS
Export Letters of Credit	
• Pre-advising	• £20 or \$40
• Advising (unconfirmed)	• £50 or \$100
• Confirming	• 0.3% per Quarter – minimum £75 or \$150
• Amending	• £30 or \$60 (When amendment is in respect of extending a confirmed L/C only confirmation commissions applies)
• Transfer of Letter of Credit	• 0.4% – minimum £75 or \$150
• Allocation / Assignment of Letter of Credit Proceeds	• 0.4% – minimum £75 or \$150
• Payment Commission – Confirmed – Unconfirmed	• 0.15% – minimum £50 or \$100 • 0.2% – minimum £50 or \$100
• Acceptance / Deferred Payment Commission	• 0.15% per month, subject to minimum of the larger of 0.2% or £75 or \$150
• Telex / SWIFT per message	• £15 or \$30
• Fax	• Cost – minimum of £10 or \$20
• Courier	• Cost – minimum £30 or \$60
Import Letters of Credit	
• Opening Commission	• 0.4% per quarter – minimum £75 or \$150 (subject to negotiation)
• All Other Charges	• As per Export Letters of Credit Charges above
Guarantees	
• Guarantee Commission	• 0.4% per quarter – minimum £75 or \$150 (subject to negotiation)
Reimbursements	
• Confirmation	• 0.3% per quarter – minimum £50 or \$100
• Payment	• 0.05% – minimum £50 or \$100
• Telex / Swift per message	• £10 or \$20

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.



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