



National Bank of Egypt (UK) Limited

Applicable Tariffs, Fees and Charges

Revised Edition

October 2022

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.

RETAIL BANKING CHARGES

TERMS & CONDITIONS

SERVICE

Transfer of Funds or Issue of Bankers Draft

Account Customers

- | | |
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| <ul style="list-style-type: none"> • Sterling • US Dollar • Euro | <ul style="list-style-type: none"> • 0.1%, minimum £20, maximum £60 • 0.1%, minimum \$40, maximum \$100 • 0.1%, minimum €40, maximum €100 |
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- Transfer between NBE(UK) accounts

- Free of Charge

Certificate of Balance

- £20 or equivalent for account in any other currency.

Unpaid Cheques

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| <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 |
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Foreign Currency Cash Handling

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| <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"> • 0.2% of total amount • 0.3% of total amount |
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Stop Cheque

- £10

Investigations

- | | |
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| <ul style="list-style-type: none"> • Of transaction up to 6-months old • Of transactions over 6-months old • Of transactions over 12-months old | <ul style="list-style-type: none"> • £10 • £50 • £75 |
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Additional/Copy Statements of Account

- £10 per sheet, subject to a maximum of £100

Right to access (account file or KYC instrument)

- £15 per request

Arranging Opening of New Account at National Bank of Egypt Branches in Egypt

- £100 for non-customers and £50 for customers plus DHL charges.

Authentication on Certified Documents for Egyptian Banks

- £25

Courier

- Cost – minimum £35

Maintenance fees (business accounts) Cheque Request

- Cost – minimum £25 per quarter £10

Copy of SWIFT or any other payment related transfer for personal accounts

- £25

Correspondent Bank Charges

- To be borne by the customer if incurred as a result of an enquiry generated by the customer

Interest Rate on Overdrawn or Unarranged Overdrafts

- 1.5% per month on the unarranged or overdrawn balance

- **Bank Reference Fee**

- £40

DEPOSIT AND COMMERCIAL LENDING CHARGES

SERVICE	TERMS & CONDITIONS
<p>Retail Fixed Deposit</p> <ul style="list-style-type: none"> • Minimum amount • Minimum Term • Interest Rates • Deposit Breaking (i.e. repayment prior to contracted maturity date) 	<ul style="list-style-type: none"> • £100,000 or equivalent in any other currency • 6 months • Please contact NBEUK as rates change regularly. • In exceptional circumstances only, such as financial hardship • Minimum charge of £50 or currency equivalent plus any replacement funding costs • 5 Business Days' notice prior to date of breaking deposit
<p>Interest Bearing Current Accounts</p> <ul style="list-style-type: none"> • Interest 	<ul style="list-style-type: none"> • Interest on US dollar and Sterling accounts will be credited on the last day of the month and will be calculated on the daily credit balance at a rate of 0.05% per annum. • No interest will be paid on current accounts denominated in currencies other than US dollars or Sterling. - • NBEUK may apply a negative interest rate on interest bearing customer accounts in relevant currencies where the Official/Central Bank IR settings/Base Rates are negative.
<p>Term Lending</p> <ul style="list-style-type: none"> • Interest • Arrangement Fee 	<ul style="list-style-type: none"> • 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. • By arrangement, subject to facility letter, payable in full at commencement of facility
<p>Overdrafts</p> <ul style="list-style-type: none"> • Interest • Default Interest 	<ul style="list-style-type: none"> • 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 charged in addition to the contracted margin on the amount of any daily excess over an agreed overdraft limit. • A penalty interest rate of 1.5% per month will be charged on the daily balance of unauthorised overdrafts • 1.5% per month on the overdue or unsettled amount.
<p>Process Agency Services on behalf of Egyptian banks</p>	<ul style="list-style-type: none"> • If the agreement is for a period in excess of twelve months, a fee of \$500 is payable in full, via SWIFT upon provision of our Letter of Acceptance. <p style="text-align: center;">OR</p> <p>If the agreement is for a period twelve months or less, a reduced fee of \$300 is payable in full, via SWIFT upon provision of our Letter of Acceptance.</p>

TRADE FINANCE AND DOCUMENTARY CREDIT CHARGES

SERVICE

TERMS & CONDITIONS

Export Letters of Credit

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| <ul style="list-style-type: none"> • Pre-checking of documents • Pre-advising • Advising (unconfirmed) • Confirming • Acceptance/Deferred Payment Commission • Amending • Transfer of Letter of Credit • Allocation/Assignment of Letter of Credit Proceeds • Payment Commission - Confirmed
- Unconfirmed • Discrepant Documents • Handling Fee • SWIFT per message • Courier | <ul style="list-style-type: none"> • \$250 or currency equivalent • \$60 or currency equivalent • \$250 up to LC of \$2m (or currency equivalent) – otherwise subject to negotiation • Subject to negotiation (min. \$400 or currency equivalent) • As per confirmation (min. \$400 or currency equivalent) • \$100 or currency equivalent (When amendment is in respect of extending a confirmed L/C only confirmation commissions applies) • 0.25% flat (min \$500 or currency equivalent) • 0.25% flat - (min \$100 or currency equivalent) (subject to negotiation) • 0.15% (min \$250 or currency equivalent) • 0.2% (min \$250 or currency equivalent) • \$120 or currency equivalent per presentation • 0.1% (min £150 or currency equivalent) per presentation • \$30 or currency equivalent • Cost – minimum £50 or currency equivalent |
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Import Letters of Credit

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| <ul style="list-style-type: none"> • Opening Commission • All Other charges | <ul style="list-style-type: none"> • subject to negotiation • As per Export Letters of Credit Charges above |
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Guarantees

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| <ul style="list-style-type: none"> • Guarantee Commission | <ul style="list-style-type: none"> • Subject to negotiation |
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Reimbursements

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| <ul style="list-style-type: none"> • Confirmation • Payment • Swift per message | <ul style="list-style-type: none"> • 0.3% per quarter min (\$150 or currency equivalent) • \$200 or currency equivalent • \$30 or currency equivalent |
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Documentary Collections

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| <ul style="list-style-type: none"> • Collection • Collection Payment Fee | <ul style="list-style-type: none"> • 0.10% (min \$250 or currency equivalent) • 0.1% (min \$150 or currency equivalent) |
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N.B. All of the above charges have been quoted in GBP Sterling (£), US Dollars (\$), and Euro (€). Charges in any other currency will be at the Bank's conversion rate.