



## **National Bank of Egypt (UK) Limited**

### **Applicable Account Tariffs, Fees and Charges**

Revised Edition

**October 2023**

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.

Operating and Registered Office: National Bank of Egypt House, 8-9 Stratton Street, London W1J 8LF, Tel: +44 (0)20 7389 1200 Swift: NBEGGB2L

Wholly owned subsidiary of National Bank of Egypt – Registered in England No. 2743734

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

## RETAIL BANKING CHARGES

### TERMS & CONDITIONS

#### SERVICE

#### Transfer of Funds or Issue of Bankers Draft

##### Account Customers

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

##### Certificate of Balance/General Letters/Bank Reference Fee

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

##### Unpaid Cheques

- |                                                                                                                                                                                                                                  |                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Outwards i.e. return by NBEUK of customer's cheque unpaid due to insufficient funds.</li> <li>• Inwards i.e. return unpaid to NBEUK of cheque credited to customer's account</li> </ul> | <ul style="list-style-type: none"> <li>• £25 or currency equivalent</li> <li>• £10 or currency equivalent</li> </ul> |
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##### Foreign Currency Cash Handling

- |                                                                                                                                                                             |                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Amounts up to \$10,000 or equivalent in other currency</li> <li>• Amounts over \$10,000 or equivalent in other currency</li> </ul> | <ul style="list-style-type: none"> <li>• 0.2% of total amount</li> <li>• 0.3% of total amount</li> </ul> |
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##### Stop Cheque

- £10

##### Investigations

- |                                                                                                                                                                                  |                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Of transaction up to 6-months old</li> <li>• Of transactions over 6-months old</li> <li>• Of transactions over 12-months old</li> </ul> | <ul style="list-style-type: none"> <li>• £10</li> <li>• £50</li> <li>• £75</li> </ul> |
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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 NB: NBEUK is not a branch of NBE Cairo

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

##### Authentication on Certified Documents for Egyptian Banks

- £25

##### Courier

- Cost – minimum £35

##### Maintenance fees (business accounts)

- Cost – minimum £25 per quarter

##### Cheque Request

- £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

## DEPOSIT AND COMMERCIAL LENDING CHARGES

<b>SERVICE</b>	<b>TERMS &amp; CONDITIONS</b>
<b>Retail Fixed Deposit</b>	
<ul style="list-style-type: none"> <li>• Minimum amount</li> <li>• Minimum Term</li> <li>• Interest Rates</li> <li>• Deposit Breaking (i.e. repayment prior to contracted maturity date)</li> </ul>	<ul style="list-style-type: none"> <li>• £100,000 or equivalent in any other currency</li> <li>• 6 months</li> <li>• Please contact NBEUK as rates change regularly.</li> <li>• In exceptional circumstances only, such as financial hardship</li> <li>• Minimum charge of £50 or currency equivalent plus any replacement funding costs</li> <li>• 5 Business Days' notice prior to date of breaking deposit</li> </ul>
<b>Interest Bearing Current Accounts</b>	
<ul style="list-style-type: none"> <li>• Interest</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• No interest will be paid on current accounts denominated in currencies other than US dollars or Sterling. -</li> <li>• 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.</li> </ul>
<b>Term Lending</b>	
<ul style="list-style-type: none"> <li>• Interest</li> <li>• Arrangement Fee</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• By arrangement, subject to facility letter, payable in full at commencement of facility</li> </ul>
<b>Overdrafts</b>	
<ul style="list-style-type: none"> <li>• Interest</li> <li>• Default Interest</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• A penalty interest rate of 1.5% per month will be charged on the daily balance of unauthorised overdrafts</li> <li>• 1.5% per month on the overdue or unsettled amount.</li> </ul>
<b>Process Agency Services on behalf of Egyptian banks</b>	
	<ul style="list-style-type: none"> <li>• 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.</li> </ul> <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>