



National Bank of Egypt (UK) Limited

Applicable Tariffs, Fees and Charges

Revised Edition

December 2018

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: 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	
Account Customers	
<ul style="list-style-type: none"> • Sterling • US Dollar • Other Currency 	<ul style="list-style-type: none"> • 0.1%, minimum £20, maximum £60 • 0.1%, minimum \$40, maximum \$100 • 0.1%, currency equivalent minimum £5, maximum £45
<ul style="list-style-type: none"> • Transfer between accounts • Between NBE(UK) accounts 	<ul style="list-style-type: none"> • Free of Charge • Free of Charge
Certificate of Balance	<ul style="list-style-type: none"> • £20 or \$40 or equivalent £20 for account in any other currency.
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"> • 0.2% of total amount • 0.3% of total amount
Stop Payment	<ul style="list-style-type: none"> • £10
Investigations	
<ul style="list-style-type: none"> • Of transaction up to 6-months old • Of transaction 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 sheet, subject to a maximum of £100
Right to access (account file or KYC instrument)	<ul style="list-style-type: none"> • £15 per request
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"> • £100 for non-customers and £50 for customers plus DHL charges.
Authentication on Certified Documents for Egyptian Banks	<ul style="list-style-type: none"> • £25
Courier	<ul style="list-style-type: none"> • Cost – minimum £35
Maintenance fees (business accounts) Cheque Request	<ul style="list-style-type: none"> • Cost – minimum £25 per quarter £10
Correspondent Bank Charges	<ul style="list-style-type: none"> • To be borne by the customer if incurred as a result of an enquiry generated by the customer
Excess and Returns	
<ul style="list-style-type: none"> • Account going overdrawn with no overdraft limit • Account going over overdraft limit • Unpaid Standing Order of Direct Debit 	<ul style="list-style-type: none"> • £25 • £25 • £20

TREASURY AND COMMERCIAL LENDING CHARGES

SERVICE

TERMS & CONDITIONS

Retail Fixed Deposit

- Minimum amount
- Minimum Term
- Interest Rates

- \$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:
 - ⇒ Equiv. \$ 15,000+ LIBOR less 1.125%
 - ⇒ Equiv. \$ 100,000+ LIBOR less 0.750%
 - ⇒ Equiv. \$ 500,000+ LIBOR less 0.625%
 - ⇒ Equiv. \$1,000,000+ LIBOR less 0.500%

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

- 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

- 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 from 1 March 2019 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.

Fixed Lending

- Interest
- Administration Fee
- Arrangement Fee

- 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.
- Minimum rate 0.5% per annum of total amount borrowed; maximum by arrangement, payable at the end of each calendar quarter (Mar/Jun/Sep/Dec)
- By arrangement, subject to facility letter, payable in full at commencement of facility

Overdrafts

- Interest
- Administration Fee
- Default 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 rate of 1½% per month will be charged on the daily balance of unauthorised overdrafts
- Calculated at a rate of 1% per annum on the authorised limits payable at the end of each calendar quarter (Mar/Jun/Sept/Dec)
- 1½% per month on the overdue or unsettled amount.

Process Agency Services on behalf of Egyptian banks

- 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.

OR

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.

TRADE FINANCE AND DOCUMENTARY CREDIT CHARGES

SERVICE	TERMS & CONDITIONS
Export Letters of Credit	
• Pre-advising	• £20 or \$40
• Advising (unconfirmed)	• £75 or \$150
• Confirming	• 0.3% per quarter – minimum £100 or \$200 (subject to negotiation)
• Amending	• £40 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 £100 or \$200 (subject to negotiation)
• Allocation/Assignment of Letter of Credit Proceeds	• 0.4% - minimum £100 or \$200 (subject to negotiation)
• 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
• SWIFT per message	• £15 or \$30
• Fax	• Cost – minimum £10 or \$20
• Courier	• Cost – minimum £35 or \$70
Import Letters of Credit	
• Opening Commission	• 0.4% per quarter – minimum £100 or \$200 (subject to negotiation)
• All Other charges	• As per Export Letters of Credit Charges above
Guarantees	
• Guarantee Commission	• 0.4% per quarter – minimum £100 or \$200 (subject to negotiation)
Reimbursements	
• Confirmation	• 0.3% per quarter – minimum £75 or \$150 (subject to negotiation)
• Payment	• £100 or \$200
• Swift per message	• £15 or \$30

N.B. All of the above charges have been quoted in GBP Sterling (£) and US Dollars (\$).

Charges for transactions in currencies other than Sterling and US Dollars will be charged at the Bank's conversion rate.