

General Conditions:

- 1- The Bank reserves the right to levy additional charges for services and change the fees and charges at its sole discretion.
- 2- All fees and charges will be debited in the same account currency based on the daily exchange rate determined by the Bank.
- 3- Other expenses such as stamps, postage, cable, fax charges ... etc, which are not included in this flyer will be charged where incurred.
- 4- Charges for any services not mentioned in this flyer would be available upon request.

HSBC Premier

A monthly service charge¹ equivalent to USD 50 in Egyptian Pound will be levied if a minimum average relationship balance of USD 100,000 (or equivalent in Egyptian Pound or any other major foreign currency) is not maintained in deposit(s) / investments with HSBC Bank Egypt². Customers who qualify for HSBC Premier based on monthly Salary eligibility must fund the account with USD 100,000 (or equivalent in Egyptian Pound or any other major foreign currency) within 12 months to avoid charges and service discontinuity.

Accounts	
Account opening fee	Free
Counter cash withdrawals	Free
No-bounce cheque protection	Up to EGP 5,000 free of charge
Cheque book issuance	Free
Cross border account opening fee	Free
Emergency encashment fee	Free
Premier Children Saving's account minimum balance	EGP 500 or equivalent in any other major Foreign Currency
Time Deposits minimum balances <i>(Preferential interest rates apply)</i>	EGP 10,000 or USD 2,000 or GBP 1,500 or EUR 2,000
Savings Certificates minimum balances	EGP 10,000 or USD 2,000
Money Market Fund	
Account opening fee	Free
Monthly maintenance	EGP 20
Cheques	
Outward cheques for clearing and collection in Local Currency & Foreign Currency	Free of commission. Postage charges apply.
Inward cheques for collection in Foreign Currency	EGP 30 if settled by a Demand Draft EGP 120 if settled by a Telegraphic Transfer
Returned cheques drawn on HSBC Bank Egypt account	EGP 30 / cheque
Returned cheques drawn on other Banks' accounts	EGP 20 / cheque
Stop payment of cheques ³	EGP 30 / cheque
Inward Transfers	
Credited to customer's account with HSBC Bank Egypt in Local Currency & Foreign Currency	Free
Credited to beneficiary's account with other banks in Local Currency	0.2% (Minimum EGP 10 – Maximum EGP 200)
Credited to beneficiary's account with other banks in Foreign Currency	0.3% (Minimum EGP 30 – Maximum EGP 600) + EGP 120 cable charges
Foreign Currency inward transfers for non-account holders payable over the counter	0.2% (Minimum EGP 30 – Maximum EGP 600)
Outward Transfers	
Global transfers to your own account (me2me) via Global View ⁵	Free
Worldwide transfers ⁶⁻⁷	EGP 100
Local transfers in Foreign Currency ⁷	EGP 100
Local transfers in Egyptian Pound ⁷	0.2%- Minimum EGP 10 and Maximum EGP 100
All outward transfers via Personal Internet Banking are subject to a 30% discount including minimum and maximum	
Demand Drafts	
Issuance	Free
Cancellation	Free
Stop payment	EGP 60+ EGP 120 cable charges
Cashier Orders	
Issuance	Free
Cancellation	Free
Stop payment	EGP 30
General Charges on Outward Transfers / Drafts	
Investigation charges	EGP 120 + other bank charges if any
Personal Finance / Vehicle Finance (Preferential Interest rates apply)	
Administration fees	0.75% of finance amount (Minimum EGP 150 – no maximum) – (50% of the normal charge)
Early full / partial settlement fees	2% of settled finance amount
Late payment fee	EGP 50 / installment
Overdue interest	4% above product rate on overdue amount
Credit life insurance	Free

Overdrafts	
Annual administration fee (against salary transfer only)	EGP 100
Monthly commission on highest debit balance	1.5 per mill
Cards	
HSBC Premier MasterCard® Credit Card	
Primary card annual fee	Nil
Supplementary card annual fee	Nil
Finance charge	1.85% per month
Cash advance fee	2% of total amount (minimum EGP 20)
PIN replacement	Free
Card replacement	Free
Late payment fee	Nil
Exceed credit limit charge	Nil
Copy of Credit Card statement	Free
Copy of the transaction slip	Free
Returned standing instructions fee	Nil
Access to HSBC Current/Savings account through MasterCard/Cirrus ATMs for cash withdrawals	EGP 60
Access to HSBC Current/ Savings account through HSBC ATMs worldwide	Free
Card delivery fees	Free
Visa Credit Cards	
Primary Visa Classic Card annual fee	EGP 150
Primary Visa Gold Card annual fee	EGP 300
Supplementary Visa Classic Card annual fee	EGP 50
Supplementary Visa Gold Card annual fee	EGP 100
MasterCard Credit Cards	
Joining Fees	EGP 25
Primary card	EGP 100
Supplementary card	EGP 50
General Charges on Visa / MasterCard Credit Cards	
Finance charge	1.85% / month
Cash advance charge	2% (Minimum EGP 20)
Card replacement fee	Visa Classic: EGP 50 Visa Gold: EGP 100 MasterCard: EGP 50
Personal Identification Number (PIN) issuance fee	Free
Personal Identification Number (PIN) replacement fee	EGP 10
Statement delivery	EGP 1.5 / cycle
Extra copy of previous months / years	EGP 5 / month
Late payment fee	EGP 50
Exceed credit limit charge	EGP 30
Card delivery fees	Free
Copy of transaction slip	EGP 50
Optional Credit Cover insurance fee	0.50% of the monthly outstanding balance
Credit Bureau investigation fee	EGP 35
Credit Bureau investigation renewal fee	EGP 20
HSBC Premier Debit Card	
Issuance fee	Nil
Annual card fee	Nil
Card replacement	Free
Personal Identification Number (PIN) replacement	Free
Card / Personal Identification Number (PIN) delivery	Free
Balance inquiry	Free
Copy of transaction slip	Free
Cash withdrawal ⁴	
- Through HSBC Egypt and HSBC Group ATMs	Free
- Through Visa/Plus ATMs in Egypt and abroad	EGP 8

payWave with maximum Limit EGP 300 or equivalent per transaction (where applicable)	Free
General Charges	
Issuance of account balance certificate/ bank letters	Free
Statement delivery	Free
Statement extra copy	Free
Other Services	
Personal Phone Banking enquiries	Free
Personal Phone Banking transactions charges	Standard charges apply
Personal Internet Banking subscription fees	Free
Personal Internet Banking transactions charges	Standard charges apply
Direct Debit / Standing Instructions setup / amendment	EGP 20 or equivalent
Local telephone / international telephone / fax bill payment	EGP 5 / bill
Mobile phone bill payment	EGP 2 / bill
Travelers cheques encashment	1% (if account holder) or 2% (if non- account holder)
Safe deposit boxes rent (for personal accounts)	
Small safe	EGP 250 / annum
Medium safe	EGP 500 / annum
Large safe	EGP 750 / annum
Key insurance for all safe sizes	EGP 1,000 / safe
SMS alerts service for banking transactions	EGP 75/ annum
SMS alerts service for Credit Card transactions	Free
Power of attorney	Free
Signature verification handling fees	EGP 10 / signature

Notes:

- 1) The HSBC Premier Children Savings account is exempted from the monthly service charge. However, all tariffs apply.
- 2) The Bank may withdraw Premier status and reclassify the account if the required balance is not maintained for 6 months a year. Applicable on balance-based customers only.
- 3) Stop payment of cheques is not applicable to cheques reported lost or stolen.
- 4) In the event of a transaction charge being levied when using an HSBC ATM, please contact our Premier Call Centre on 0800 PREMIER within Egypt or +202 3 535 9800 from outside Egypt.
- 5) Global Transfer facility is available via Global View within Personal Internet Banking and is currently available between 24 countries worldwide. To facilitate free me2me transfers via Personal Internet Banking, please contact Premier Call Centre on 0800 PREMIER within Egypt or +202 3 535 9800 from outside Egypt.
- 6) Excludes correspondent bank charges.
- 7) All outward remittances via Personal Internet Banking are subject to a 30% discount.