Card Schedule of Charges & Transactional Limits

Credit Cards

	Fee Type	* Classic	Gold	Titanium	Platinum	World Elite
Fees	Annual Membership Fee	EGP 200	EGP 300	EGP 400	EGP 650	EGP 6,500
	Annual Membership Fee (supplementary)	EGP 100	EGP 200	EGP 250	EGP 300	EGP 3,000
	Card Replacement / Re-issuance Fee	EGP 200	EGP 200	EGP 250	EGP 300	EGP 2,000
	ABK Pay Sticker	EGP 200	EGP 200	EGP 300	EGP 300	EGP 400
	Cash Withdrawal Fee	6% - Min. of EGP 100 for local Withdrawals / 8% - Min. of EGP 150 for International Withdrawals				
	Over Limit Fee	EGP 150				
	Overdue Fee	EGP 150				
	Grace Period on Purchase Transactions	52 Days				
	Markup Fee	3%				
	PIN Re-issuance	EGP 150				
	Monthly Paper Statement	EGP 100				
	Balance Inquiry	EGP 10				
Interest Rate	Purchase	4.42%	4.42%	4.33%	4.17%	4.00%
	Cash Withdrawal	4.42%				
Card Limits	Min. Limit			EGP 5,000	EGP 30,000	EGP 150,000
	Max. Limit			EGP 29,999	EGP 149,999	EGP 1 Million
Daily/Monthly Limits	Daily Cash Withdrawal Domestic Limits	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000
	Monthly Cash Withdrawal International Limits	USD 100	USD 100	USD 100	USD 100	USD 200
	Monthly Purchase International Limits outside Egypt	USD 2,000	USD 3,000	USD 5,000	USD 8,000	USD 10,000
	Monthly Purchase International Limits inside Egypt	USD 2,000	USD 2,000	USD 3,000	USD 4,000	USD 4,000
	Monthly & Daily Domestic Purchase Limits	Up to Card Limit				
	Monthly Domestic Cash Withdrawal limits	Up to Card Limit				
Installment Programs	Easy Instalment Plan Admin Fee (EIP)	EGP 50				
	Easy Instalment Plan Interest Rate	3.50%				
	Loan On Phone Admin Fee (LOP)	1% Min of EGP 50 Max of EGP 300				
	Loan On Phone Interest Rate	3.50%				
	Early Settlement Fee	7%				

*There is no new issuance for Classic and Gold Credit Cards and the minimum Credit Limit is EGP 5,000

* Restriction on foreign currency transactions will be applied on all Credit Cards issued as of January 4th 2024 for a period of 2 months from the card issuance Date.

Notes on Credit Cards International Limits

- Spend limits in foreign currency are monthly limits calculated from the first day of each month.
- Certain merchant categories are restricted or limited in foreign currency transactions.

Card Schedule of Charges & Transactional Limits					
Debit Cards					
	Fees Type	Titanium	Next Youth	Platinum	USD Platinum
Fees	Card Issuing Fee	EGP 150	EGP 150	EGP 350	Equivalent to EGP 1,000
	Card Annual Fee	EGP 150	EGP 150	EGP 350	Equivalent to EGP 1,000
	Card Replacement Fee	EGP 150	EGP 150	EGP 350	Equivalent to EGP 1,000
	Cash Withdrawal Fee From ABK-Egypt ATMs	Free	Free	Free	Free
	Cash Withdrawal Fee From Other Banks' ATMs - Domestic	EGP 5	EGP 5	EGP 5	Equivalent to EGP 5
	Cash Withdrawal Fee From Other Banks' ATMs - International	5% Min. of EGP 50	5% Min. of EGP 50	5% Min. of EGP 50	5% Min. of USD 5
Daily/Monthly Limits	Daily Cash Withdrawal Domestic Limit	EGP 30,000	EGP 30,000	EGP 30,000	Equivalent to EGP 30,000
	Daily Purchase Domestic Limits	EGP 150,000	EGP 150,000	EGP 500,000	Equivalent to USD 30,000
	Monthly Purchase Domestic Limits	N/A			Equivalent to USD 30,000
	Daily Cash Withdrawal International Limit	International transactions of debit cards linked to EGP accounts is not permitted			Equivalent to USD 10,000
	Monthly Cash Withdrawal International Limit				Equivalent to USD 10,000
	Daily Purchase International Limits				Equivalent to USD 30,000
	Monthly Purchase International Limits				Equivalent to USD 50,000
	Maximum count of Transactions per Day	N/A			50
Other charges	Balance Inquiry on ABK-Egypt ATMs	Free	Free	Free	Free
	Balance Inquiry on Other Banks' ATM - Domestic	EGP 5	EGP 5	EGP 5	Equivalent to EGP 5
	Balance Inquiry on Other Banks' ATMs - International	EGP 10	EGP 10	EGP 10	Equivalent to EGP 10
	Markup Fee	10%	10%	10%	Free

The foreign currency transactions are currently suspended on ABK-Egypt Debit Cards linked to EGP accounts.