

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 600	EGP 6,000
	Annual Membership Fee (supplementary)	EGP 100	EGP 200	EGP 250	EGP 300	EGP 3,000
	Card Replacement / Re-issuance Fee	EGP 100	EGP 200	EGP 250	EGP 300	EGP 1,000
	ABK Pay Sticker	EGP 200	EGP 200	EGP 300	EGP 300	EGP 400
	Cash Withdrawal Fee	6% - Min. of EGP 50 for local Withdrawals / 8% - Min. of EGP 80 for International Withdrawals				
	Over Limit Fee			EGP 150		
	Overdue Fee			EGP 150		
	Grace Period on Purchase Transactions			52 Days		
	Markup Fee	5%	5%	5%	5%	5%
	PIN Re-issuance			EGP 150		
	Monthly Paper Statement			EGP 50		
	Balance Inquiry			EGP 6		
	Interest Rate	Purchase	4.25%	4.33%	4.17%	4.00%
Cash Withdrawal				4.33%		
Card Limits	Min. Limit	EGP 3,000	EGP 5,000	EGP 10,000	EGP 30,000	EGP 150,000
	Max. Limit	EGP 4,999	EGP 9,999	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 200
	Monthly Purchase International Limits outside Egypt	USD 2,000	USD 3,000	USD 4,000	USD 5,000	USD 6,000
	Monthly Purchase International Limits inside Egypt	USD 1,500	USD 2,000	USD 2,000	USD 2,000	USD 2,000
	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			3.17%		
	Loan On Phone Admin Fee (LOP)			1% Min of EGP 50 Max of EGP 300		
	Loan On Phone Interest Rate			3.08%		
	Early Settlement Fee			7%		

*The international limits will be activated on ABK-Egypt credit cards during traveling abroad only, Noting that the bank should be notified with the travel duration with submitting travel documents.

*There is no new issuance for Classic 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.

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Card Schedule of Charges & Transactional Limits						
Debit Cards						
Fees Type	Classic	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 Cash Withdrawal Domestic Limit	EGP 30,000	EGP 30,000	EGP 30,000	Equivalent to EGP 30,000	
	Daily Purchase Domestic Limits	EGP 40,000	EGP 40,000	EGP 100,000	Equivalent to USD 25,000	
	Monthly Purchase Domestic Limits	N/A			Equivalent to USD 25,000	
	Daily/Monthly Limits	Daily Cash Withdrawal International Limit				Equivalent to USD 10,000
Monthly Cash Withdrawal International Limit		International transactions of debit cards linked to EGP accounts is not permitted			Equivalent to USD 10,000	
Daily Purchase International Limits					Equivalent to USD 25,000	
Monthly Purchase International Limits					Equivalent to USD 25,000	
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.

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