

Card Schedule of Charges & Transactional Limits							
Credit Cards							
Fee Type	Classic	Gold	Titanium	Platinum	World Elite		
Fees	Annual Membership Fee	EGP 150	EGP 250	EGP 350	EGP 600	EGP 3000 (1st year is free)	
	Annual Membership Fee (supplementary)	EGP 50	EGP 100	EGP 200	EGP 250	EGP 1000	
	Card Replacement / Re-issuance Fee	EGP 100	EGP 150	EGP 250	EGP 250	EGP 1000	
	ABK Pay Sticker	EGP 150	EGP 150	EGP 250	EGP 250	EGP 350	
	Cash Withdrawal Fee	4% - Min. of EGP 40 for local Withdrawals / 8% - Min. of EGP 80 for International Withdrawals					
	Over Limit Fee	EGP 100					
	Overdue Fee	EGP 150					
	Grace Period on Purchase Transactions	52 Days					
	Markup Fee	5%	5%	5%	5%	5%	
	PIN Re-issuance	EGP 50					
	Monthly Paper Statement	EGP 25					
	Balance Inquiry	EGP 6					
	Interest Rate	Purchase	4.25%	4.25%	4.08%	3.83%	3.67%
		Cash Withdrawal	4.25%				
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 100	USD 200	
	Monthly Purchase International Limits outside Egypt	USD 1,250	USD 1,850	USD 2,800	USD 4,500	USD 6,000	
	Monthly Purchase International Limits inside Egypt	USD 1,000	USD 1,000	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	2.92%					
	Loan On Phone Admin Fee (LOP)	1% Min of EGP 50 Max of EGP 300					
	Loan On Phone Interest Rate	2.83%					
	Early Settlement Fee	7%					

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

* Restriction on foreign currency transactions will be applied on all Credit Cards issued as of 4th January 2024 for a period of 2 months from the card's 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	
Card Issuing Fee	EGP 70	EGP 70	EGP 200	
Card Annual Fee	EGP 70	EGP 70	EGP 200	
Card Replacement Fee	EGP 70	EGP 70	EGP 200	
Cash Withdrawal Fee From ABK-Egypt ATMs	Free	Free	Free	
Cash Withdrawal Fee From Other Banks' ATMs - Domestic	EGP 5	EGP 5	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	
Daily Cash Withdrawal Domestic Limit	EGP 30,000	EGP 30,000	EGP 30,000	
Daily Purchase Domestic Limits	EGP 40,000	EGP 40,000	EGP 100,000	
Balance Inquiry on ABK-Egypt ATMs	Free	Free	Free	
Balance Inquiry on Other Banks' ATM - Domestic	EGP 5	EGP 5	EGP 5	
Balance Inquiry on Other Banks' ATMs - International	EGP 10	EGP 10	EGP 10	
Markup Fee	10%	10%	10%	

The foreigner currency transactions are currently suspended on ABK-Egypt Debit Cards.

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