Basic Data Annex to Interest-bearing Accounts -Individuals

	Checking Account	Super Savings Account Annually	Savings Account Monthly	Savings Account Daily	Minor Savings Account	Everyday Cash Saving Account
Opening Fees	EGP 130 + applied stamp duty (paid once)	EGP 200 + applied stamp duty (paid once)	EGP 130 + applied stamp duty (paid once)	EGP 200 + applied stamp duty (paid once)	EGP 130 + applied stamp duty (paid once)	EGP 250 + applied stamp duty (paid once)
Minimum Opening Balance	EGP 10,000 USD 3,000 EUR 3,000	EGP 5,000	EGP 1,000 USD 500 EUR 500 GBP 500	EGP 50,000	EGP 1,000 USD 500	EGP 350,000
Account Service Charge	EGP 120 or Equivalent in FCY for foreign currency accounts Quarterly	EGP 120 or Equivalent in FCY for foreign currency accounts Quarterly	EGP 120 or Equivalent in FCY for foreign currency accounts Quarterly	EGP 120 or Equivalent in FCY for foreign currency accounts Quarterly	EGP 120 or Equivalent in FCY for foreign currency accounts Quarterly	EGP 35 / monthly
Account Statement Postal Delivery fees	EGP 250 / Monthly EGP 200 / Quarterly	EGP 250 / Monthly EGP 200 / Quarterly	EGP 250 / Monthly EGP 200 / Quarterly	EGP 250 / Monthly EGP 200 / Quarterly	EGP 250 / Monthly EGP 200 / Quarterly	EGP 250 / Monthly EGP 200 / Quarterly
E-Statement fees	EGP 10 / Monthly EGP 10 / Quarterly	EGP 10 / Monthly EGP 10 / Quarterly	EGP 10 / Monthly EGP 10 / Quarterly	EGP 10 / Monthly EGP 10 / Quarterly	EGP 10 / Monthly EGP 10 / Quarterly	EGP 10 / Monthly EGP 10 / Quarterly
Customer ID Transfer fees to another branch	EGP 500	EGP 500	EGP 500	EGP 500	EGP 500	EGP 500
Account Closure fees	N/A	EGP 75	N/A	N/A	N/A	N/A
Cash Withdrawal fees on counter	EGP 65 (for amounts equal to or less than 30,000)	EGP 65 (for amounts equal to or less than 30,000)	EGP 65 (for amounts equal to or less than 30,000)	EGP 65 (for amounts equal to or less than 30,000)	EGP 65 (for amounts equal to or less than 30,000)	EGP 65 (for amounts equal to or less than 30,000)
Cash Deposit fees on counter	EGP 40 (for amounts equal to or less than EGP 30,000)	EGP 40 (for amounts equal to or less than EGP 30,000)	EGP 40 (for amounts equal to or less than EGP 30,000)	EGP 40 (for amounts equal to or less than EGP 30,000)	EGP 40 (for amounts equal to or less than EGP 30,000)	EGP 40 (for amounts equal to or less than EGP 30,000)
Annual Interest Rate in EGP	2.50%	From EGP 5,000-999,999 Deposit Corridor Rate -5.75% From EGP 1 Million and above Deposit Corridor Rate -5.25%	From 0-19,999 : 0% From 20,000-99,999 : 0.75% From 100,000-499,999 : 1.00% From 500,000-999,999 : 1.50% From 1,000,000-4,999,999 : 2.50% From 5,000,000-9,999,999 : 3.75% From 10,000,000-14,999,999 : 9.75% From 15,000,000-19,999,999 : 14.00% From 20,000,000 & above : 16.50%	From 0-49,999 : 0.00% From 50,000-99,999 : 0.25% From 100,000-499,999 : 0.50% From 500,000-999,999 : 1.00% From 1,000,000 -4,999,999 : 3.00% From 5,000,000&above : 5.00%	From 1-999 : 0.00% From 1,000-4,999 : 0.75% From 5,000-49,999 : 1.00% From 50,000-99,999 : 1.75% From 100,000-499,999 : 2.75% From 500,000-999,999 : 3.75% From 1,000,000-4,999,999 : 5.00% From 5,000,000&above : 6.25%	From 350,000-499,999 :5.25% From 500,000-1,999,999 : 7.25% From 2,000,000-9,999,999 : 10.25% From 10,000,000-19,999,999 : 11.25% From 20,000,000-29,999,999 : 14.25% From 30,000,000&above : 15.00%
Annual Interest Rate in USD	0.25%	N/A	From 500-4,999 : 0% From 5,000-199,999 : 0.2% From 200,000-499,000 : 1.50% From 500,000-999,999 : 3.00% From 1,000,000&above : 3.30%	N/A	From 500-4,999 : 0% From 5,000-499,999 : 0.2% From 500,000-999,999 : 0.3% 1,000,000&above : 0.35%	N/A
Annual Interest Rate in EUR	0.15%	N/A	From 500-999 : 0% From 1,000-4,999 : 0.05% From 5,000-99,999 : 0.05% From 100,000-499,999 : 0.1% From 500,000-999,999 : 0.15% From 1,000,000&above : 0.15%	N/A	N/A	N/A
Annual Interest Rate in GBP	N/A	N/A	From 500-99,999 : 0% From 100,000&above : 0.1%	N/A	N/A	N/A
Interest Type	Fixed	Floating	Fixed	Fixed	Fixed	Fixed
Interest Periodicity	Monthly	Annualy	Monthly	Monthly	Quarterly	Daily
Minimum Balance for Interest Calculation	EGP 10,000 USD 3,000 EUR 3,000	EGP 5,000	EGP 20,000 USD 5000 EUR 1000 GBP 100,000	EGP 50,000	EGP 1000 USD 5,000	EGP 350,000
Interest Calculation Basis	Daily	Monthly	Monthly	Daily	Monthly	Daily
Interest Calculation Method	Interest is calculated based on the number of days in which the balance exceeds the minimum opening balance	Interest is calculated based on the Lowest credit Balance during each month	Interest is calculated based on the Lowest Credit Balance during the month	Interest is calculated on daily closing basis	Interest is calculated based on the Lowest credit Balance during the month	Interest is calculated on daily closing basis
Illustrative Example	If the Available Account Balance is EGP 100,000 for 15 days; & EGP 150,000 for 5 days 100,000*15=1,500,000 150,000*5=775,000 Monthly interest is calculated as follows: 2,275,000*2.5%/365=EGP 155	If the Lowest credit Balance during 3 months & the rest of months is zero balance 50,000*30=1,500,000 60,000*30=1,800,000 70,000*30=2,100,000 The Total annual interest paid: 5,400,000*18.25%/365=2,700	If the Lowest credit Balance Available during the month 200,000; Fixed interest rate 3.25%; interest periodicity is monthly 200,000*3.25%*30/365=534.24	If 1,000,000 is available in account EOD, the monthly interest is calculated as follows: 1,000,000*3.5%/365=95.89	If the Lowest credit Balance during 3 months are: 1,400,000*30=42,000,000 1,600,000*30=48,000,000 1,600,000*30=48,000,000 The Total quarterly interest paid: 138,000,000*5.50%*90/365=1,871,506	If closing balance on a day is 1,000,000 Interest is calculated as follows: 1,000,000*14.75%/365=404.10

*Note: In the case of a leap year, the number of days of interest will be calculated over 366 days

Monthly fees in case the account's daily balance falls below the set minimum balance

Minimum Balance Fees	New Customer & Banky	EGP 40 if less than EGP 5,000
	Tamyoz	EGP 100 if less than EGP 10,000
	Tamyoz Plus	EGP 125 if less than EGP 40,000
	QNB First	EGP 400 if less than EGP 1,500,000 for Depositor & EGP 75,000 for Credit Movement
	QNB First Plus	EGP 500 if less than EGP 7,500,000 for Depositor & EGP 500,000 for Credit Movement

Additional Information:

- Any pending transactions that may be impacted e.g. permanent transactions / instructions, outstanding fees … etc. should be considered upon account closure.
- If you do not use your account for two years, it shall be considered a dormant account, and you will have to re-activate it. This will require a full update of data and documents needed for account opening.
- This document is deemed an interpretation to the contract and is not comprehensive of all the applied terms and conditions. Accordingly, please read the contract's terms and conditions carefully and receive your copy of the contract.
- It is understood that the bank has the right to amend the fees and interests stated herein – according with the contractual conditions agreed upon. Therefore, the fees and interests stated herein may change by time and other fees may also be added. Fees and interests may also change during the period ranging between your signature on the contract and the date of account opening and activation. The bank shall announce any amendments thereto through displaying such on LCDs at branches or through the Mobile Banking service or through account statements delivered to you or through any other means seen appropriate by the bank. Please follow these communication channels from time to time to get updates on the applicable bank's fees and interests throughout your continued engagement with the bank.
- For QNB First Non-Resident Customers, the following tariffs shall not be applied: Account opening fees, Minimum opening balance, Account service charge, Account statement postal delivery fees, E-statement fees, and Minimum balance fees.
- If you have a complaint, please call 19700 or e-mail Quality.feedback@qnb.com.eg You will receive feedback within 15 working days maximum.
- If you are not satisfied with the bank's feedback, you may escalate your complaint, and the bank shall send you a second reply within 15 working days.
- In case you do not receive the bank's reply after 15 days from submitting your first complaint or in case you are not satisfied with the bank's second reply, you may submit your complaint to the 'Consumer and Competition Protection Sector' at the Central Bank of Egypt which shall review and investigate the bank's reply on your complaint.