

Global Liquidity and Cash Management Tariff and Charges

Effective March 2017

Account Services

| | |
|---|--|
| Current Accounts / Saving account | |
| Account opening fee | EGP 30 |
| Minimum Balance | EGP 10,000 OR USD2,000 or equivalent in other foreign currencies |
| Monthly account fees* | EGP 7 |
| Monthly service charge (if account balance falls below minimum) | EGP 50 or equivalent in other foreign currencies |
| Cash Deposits as HSBC counters in LCY | Waived |
| Time Deposits | Waived |
| Minimum balance | EGP 10,000 or USD 2,000 or GBP 1,500 or EUR 2,000 |
| Local currency minimum balance | EGP 10,000 |
| Cross Border Accounts | |
| Account opening fee | USD 200 |

Payments

| Cheques | Fees |
|--|---|
| Cheque Clearing FCY in LCY) | EGP 150 |
| Cheque Clearing LCY - Inside and outside Cairo Zone | EGP 5 |
| Paid in Local Currency Notes (for Account Holders only) | No charge |
| Outward Remittances ^{1,2,3} | Fees |
| Electronic Book transfer to other accounts within HSBC Egypt | Waived |
| Smart form Local / Central bank telegraphic transfer | EGP 150 |
| Electronic Local / Central bank telegraphic transfer | EGP 100 |
| Smart form International Transfer | EGP 320 including cable charges |
| Electronic International Transfer | EGP 170 including cable charges |
| Additional charge to send telegraphic transfers in full (all charges to debit account / charges OUR) | |
| Outside HSBC Group | USD 25 |
| Domestic EGP | Waived |
| Cashier Order over the counter | |
| Outward CO fees in LCY - Manual Instruction | EGP 150 |
| Outward DD fees in LCY - Manual Instruction | EGP 200 |
| Cheque Outsourcing (COS) | |
| Cheque outsourcing one time set up fee with signature option | EGP 500 |
| Cheque outsourcing monthly fee | EGP 250 |
| Cashier orders - through COS | EGP 5 |
| Demand drafts - through COS | EGP 5 |
| Company cheques | EGP 5 |
| Cashier Order (COC) / Demand Draft (DD) Electronic | |
| Outward CO | EGP 100 |
| Outward Demand Draft | EGP 100 |
| Inward Remittances | |
| Local Currency inward credits | Waived |
| Foreign Currency inward credits | Waived |
| Investigation fees in LCY | EGP 120 cable charges + other bank charges if any |
| Autopay - Out (ACH Credit Transfers) | Fees |
| Issued to HSBC accounts (local currency) per item | Waived |
| Issued to third party bank accounts (local currency) per item | EGP 20 |
| Autopay - In (Direct Debit) | Electronic Only |
| Registration Fee | EGP 3500 (one-time) |
| Maintenance Fee | EGP 1000 per month |
| Mandate registration cancellation / amendment fee | EGP 100 |
| Collection processing fee | EGP 10 per instruction |
| Returned Items fee (Originator) | EGP 50 per instruction |
| Dispute Handling cost | EGP 50 per instance |

Payments (Cont.)

| Standing Instructions | Fees |
|---|--|
| Set up | EGP 75 |
| Amendment | EGP 15 |
| Penalty fees | EGP 15 |
| Cancellation of SI | EGP 15 |
| HSBCnet Channel | |
| HSBCnet Package 1 (Corporate) Setup Fee - One Time (5 security devices + Setup + Initial training visit included) | EGP 1500 |
| HSBCnet Monthly Fee Package 1 (Corporate) | EGP 300 |
| HSBCnet Package 3 (Business) - Setup + Telephonic training) | EGP 300 (Setting and telephonic training cost) |
| HSBCnet Monthly Fee Package 3 (Business) | EGP 100 |
| HSBCnet Additional Fees - Security Devices (per token) | EGP 200 |
| HSBCnet Additional training (per visit) | EGP 500 |
| HSBCnet Additional Telephone Training Session | EGP 200 |
| Password Reset | EGP 100 |
| FUSA set-up charges | EGP 1500 |
| File upload charges per file | EGP 40 |
| MT940 - Statement charges - Outward (Per account per month) | EGP 350 |
| MT942 - Statement charges - Outward (Per account per month) | EGP 550 |
| MT940/942 - Statement charges - Inward (Per account per month) | EGP 150 |
| Notes: <ol style="list-style-type: none"> 1) These are HSBC Egypt HSBC charges only. Other beneficiary bank (ie third-party bank or other HSBC Group office) charges may be deducted from the remitted amount. 2) The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the remitter, remitting bank or beneficiary bank. 3) The prevailing exchange rate will apply to all cross-currency transactions. <ul style="list-style-type: none"> • Value date is subject to local payment cut-off times and holidays • In cases where the correspondent/intermediary charge claims are substantially higher than the above fee, HSBC reserves the right to recover the difference. | |

Receivables

| Other Services: Post Dated Cheque Warehousing | Per Cheque |
|--|-------------------|
| One time set up fee | EGP 500 |
| Un-scheduled cheque withdrawal per cheque | EGP 50 |
| Change of presentment date per cheque | EGP 50 |
| PDC charge per cheque | EGP 50 |

Commercial Cards Tariff Sheet - Commercial Banking

| Commercial Cards Tariff Guide | | |
|---|--|------------|
| Description | Corporate | Purchasing |
| Annual Fee per Card | EGP 200 | EGP 200 |
| Account Set up Fee (one off) | No Charge | |
| Finance Charges on Purchases (per month) | %1.85 | %1.85 |
| Finance Charges on Cash Withdrawal (per month) | %1.85 | %1.85 |
| Cash Advance Fee | %2 of amount or EGP 20; whichever is higher | |
| Returned Cheque fee | EGP 30 | |
| Card replacement fee | EGP 75 | |
| PIN replacement | EGP 10 | |
| Over Limit Fee | EGP 30 | |
| Late payment Fee | EGP 30 | |
| Charge for each disputed transaction which is rejected by the bank after reviewing evidence | EGP 40 | |
| Foreign Currency Transaction Processing Fee (Please note that card transactions conducted in currencies other than Egyptian Pounds will be subjected to a foreign currency transaction processing fee) | %3 | |
| Smart Data Gen 2 (SDG2) Charges | | |
| Annual Fee per annum per account | EGP 1,250 | |
| Implementation Fees | EGP 850 | |
| Standard File Feed Integration | USD 1,000 | |

Global Liquidity Solutions

| Liquidity Solution (Applicable to all products) | One-time |
|--|------------------------------|
| Domestic Cash Concentration | Per account per month |
| One-time setup fee - USD 2500 | EGP 17250 |
| Structure Amendment Fee - USD 500 | EGP 3450 |
| Monthly Service Charge - Daily Sweeps - USD 175 - Per Account Per Month | EGP 12075 |
| Monthly Service Charge - Weekly Sweeps - USD 80 - Per Account Per Month | EGP 552 |
| Monthly Service Charge - Monthly Sweeps - USD 40 - Per Account Per Month | EGP 276 |
| Cross Border Cash Concentration | Per account per month |
| One-time setup fee - USD 2500 | EGP 17250 |
| Structure Amendment Fee - USD 500 | EGP 3450 |
| Monthly Service Charge - Daily Sweeps - USD 250 - Per Account Per Month | EGP 1725 |
| Monthly Service Charge - Weekly Sweeps - USD 100 - Per Account Per Month | EGP 690 |
| Monthly Service Charge - Monthly Sweeps - USD 60 - Per Account Per Month | EGP 414 |
| Domestic Single Currency Notional Pooling | Per account per month |
| One-time setup fee - USD 2500 | EGP 17250 |
| Service Charge (monthly) - USD 150 - Per Account Per Month | EGP 1035 |
| Structure Amendment Fee - USD 500 | EGP 3450 |
| Single Currency Cash Pooling-GLS | Per account per month |
| One-time setup fee - USD 2500 | EGP 17250 |
| Service Charge (monthly) - USD 150 - Per Account Per Month | EGP 1035 |
| Structure Amendment Fee - USD 500 | EGP 3450 |