

HSBC Egypt Corporate Tariff and Charges

Effective November 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 250 |
| Electronic Local / Central bank telegraphic transfer | EGP 100 |
| Smart form International Transfer | EGP 450 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 |
| 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 30 |
| Demand drafts - through COS | EGP 270 |
| Company cheques | EGP 5 |
| Cashier Order (COC) / Demand Draft (DD) Electronic | |
| Outward CO | EGP 100 |
| Outward Demand Draft | EGP 450 |
| 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: | |
| <p>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.</p> <p>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.</p> <p>3) The prevailing exchange rate will apply to all cross-currency transactions.</p> <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 |