HSBC Egypt

Corporate Tariffs and Charges

Effective 1 September 2026

HSBC

Account Services

Current Accounts/Saving account	
Account opening fee	EGP30
Minimum Balance	EGP10,000 or USD2,000 or equivalent in other foreign currencies
Monthly account fees[1]	EGP16
Monthly service charge (if account balance falls below minimum)	EGP50 or equivalent in other foreign currencies
Cash Deposits at HSBC Counters	EGP50/deposit
Time Deposits	
Minimum balance	EGP10,000 or USD2,000 or equivalent in other foreign currencies
Cross Border Accounts	
Account opening fee	USD200
Statements	
Paper Statement fees	**EGP120 / month** If request is more than 12 pages to be charged EGP10 per page
Cheque book Charges	
Cheque book fees large (48 leafs)	EGP240
Cheque book fees small (24 leafs)	EGP120
Lost Cheque Charges	EGP50
Stopped Cheque Charges	EGP50
Issuance of Certificates	
Issuance of Certificates	**EGP100** **Certificate Fee EGP 100 + EGP 50 Document Retrieved less than 6 months & EGP 100 Document Retrieved more than 6 months.**
Special Print Certificate (Salaries)	**Certificate Fee EGP 100 + Extra EGP 20 for each printed paper**
Other	
Unauthorized Overdrawn Current Account – EGP[2]	Margin of 3.5% per annum over the published Central Bank of Egypt's Overnight Lending rate
Unauthorized Overdrawn Current Account – USD/EUR	Margin of 4% per annum over the prevailing overnight LIBOR/EURIBOR Rates
Bills Collection	0.1% min EGP10 max EGP150
Signature verification fees	**EGP50 per stamp**
Copy of SWIFT message	**EGP 50**

Under Formation Fees	
Joint Stock Companies	EGP 1,300
Limited liability companies	EGP 1,300

1 Monthly account fees deducted quarterly EGP48 per quarter
2 Above rates are subject to change based on bank's own discretion.
Interest will be calculated on daily outstanding balances and debited monthly

Capital Increase Fees	
Joint Stock Companies	EGP 1,300
Limited liability companies	EGP 1,300
Retrieval of documents processed by bank	EGP50 for documents less than 6 months
	EGP100 for documents more than 6 months
Power of Attorney	EGP100
Bank Signature Authentication (CBE Fees)	
Balance Certificates	CBE Fees EGP 25
Clearance letters	CBE Fees EGP 25
Reconciliation letter	CBE Fees EGP 25
Letter of Guarantees	CBE Fees EGP 50
Reschedule/Restructure contract	CBE Fees EGP 50

Business Banking Customers Table of Charges:3

	HSBC Business Banking Standard	**HSBC Business Banking Elevate**	**HSBC Business Banking Vantage**
Dedicated service			
Dedicated Relationship Manager	Yes	Yes	Yes
Package Fees			
Package Monthly Fee	Free	EGP 250	EGP 250
Accounts[4]			
Minimum Monthly Relationship Balance[4]	EGP 10,000	EGP 250,000	EGP 500,000
Monthly fee if Minimum Relationship Balance not met	EGP 50	EGP 250	EGP 500
Current Account	Yes	Yes	Yes
Personal Banking Account	NO	HSBC Premier status for first 6 months[5]	HSBC Premier status for first 6 months[5]
Payments			
Electronic International TT	0.15% Min USD 10 - Max USD 25	EGP 100	EGP 60
Electronic Local TT (PP)	0.1% Min EGP 100 Max EGP 200	EGP 100	EGP 60
Payroll solutions			
ACH (non WPS)	0.2% Min EGP 20 Max EGP 50	EGP 9	EGP 9
HSBCnet			
HSBCnet set up	EGP 300	Free	Free
HSBCnet Monthly fee	EGP 400	Free	Free
HSBC Corporate Card			
Corporate card annual fee	EGP 200	Free	Free

3 Preferential rates under the “Elevate & Vantage” tiers are applicable only for online / HSBCnet payments

4 A monthly fee will apply if minimum Relationship Balance not met.

4 Calculated based on the monthly average.

5 Eligibility criteria waived for first 6 months, during this time no credit facilities will be offered, however you can choose to meet our eligibility criteria at any time to benefit from the full service.

PUBLIC

Global Payments Solutions (GPS)

Local / Domestic (RTGS) Payments - Outward	Electronic[1]	Manual/Smart form[2]
Local/Central bank telegraphic transfer	0.1% Min EGP 100 Max EGP 250	EGP500
Local / Domestic (RTGS) Payments - Inward		
Local Currency inward credits	Free	
Cross Border / International Payments - Outward	**Electronic[1]**	**Manual/Smart form[2]**
International Transfer	0.15% Min USD 10 - Max USD 40	USD 50
Additional charge to send telegraphic transfers in full (all charges to debit account/charges OUR)	USD25	
Cross Border / International Payments - Inward		
Foreign Currency inward credits	Free	
Book Transfer		
Electronic Book transfer to other accounts within HSBC Egypt	Free	
Domestic/International Payment – Post Processing Services		
Investigation fees in LCY[3]	EGP120 cable charges + other bank charges if any	
Standing Instruction (SI)		
Set up	EGP75	
Amendment	EGP15	
Penalty fees	EGP15	
Cancellation	EGP15	
Instant Transfers (IPN)		
Local Immediate Payments Instructions (Inward)	Free	
Local Immediate Payments Instructions (Outward)	EGP75	
Cheques		
Cheque Clearing FCY (in LCY)	EGP500	
Cheque Clearing LCY - Inside and outside Cairo Zone	EGP15	
Paid in Local Currency Notes (for Account Holders only)	No charge	
Autopay-out (ACH Credit Transfers)	**Electronic**	
Issued to HSBC accounts (local currency) per item	Free	
Issued to third party bank accounts (local currency) per item	0.2% Min EGP20 Max EGP75	
Cheque Outsourcing (COS)		
Cheque outsourcing one time set up fee with signature option	EGP1000	
Cheque outsourcing monthly fee	EGP250	
Cashier orders - through COS	EGP30	
Demand drafts - through COS	EGP270	
Company cheques	EGP5	
Cashier Order (COC)/Demand Draft (DD)	**Electronic**	**Manual**
Outward CO	EGP100	EGP150
Outward Demand Draft	EGP450	Not offered

Receivable Management Service (RMS)	
Receivable Management Service Setup Fee	EGP 3,000
Receivable Management Service Monthly Maintenance Fee	EGP 500
Receivable Management Service Amendment Fee	EGP 950
Advising (Email) per instruction	EGP 2
Virtual Account	
Virtual Account Setup fees	EGP 1,500
Virtual Account Monthly Maintenance Fee	EGP 10/ Virtual Account
Express Cash Service	
Express Cash service	Please contact your Relationship Manager
Express Banking Service	
Express Banking service	Please contact your Relationship Manager
Post Dated Cheque (PDC Warehousing)	
One time setup fee	EGP500
PDC Charge per Cheque	EGP50
Un-scheduled cheque withdrawal (per cheque)	EGP50
Change of presentment date per cheque	EGP50
Government Payments	
Corporate Payment Service (CPS)	0.1% (Min EGP 25 Max EGP 40) + (e-Finance network fees)
e-Finance service in the branches:	Customs – HSBC charges are EGP250 + (e-Finance network fee) Social insurance – HSBC charges is EGP250 + (e-Finance network fee) Labor Emergency Fund Payment – HSBC charge is EGP 250 + (e-Finance network fee) Suez Canal Unified bill – HSBC charges is EGP250 and USD15 + (e-Finance network fee) Unified Customs – HSBC charges are EGP250 + (e-Finance network fee) Citizen Payment / Supply Order – Citizen Payment – HSBC charges are EGP10 + (e-Finance network fee)
Bill payment (e-Finance Integration)	HSBC charges are EGP 50 + (e-Finance network fees)

PUBLIC

Digital Corporate Channels

HSBCnet Channel	
HSBCnet Package 1 (Corporate) Setup Fee - One Time (5 security devices + Setup + Initial training included)	EGP1500
HSBCnet Monthly Fee Package 1 (Corporate)	EGP400
HSBCnet Package 3 (Business) - Setup + Telephonic training)	EGP300 (Setting and telephonic training cost)
HSBCnet Monthly Fee Package 3 (Business)	EGP100
HSBCnet Additional Fees - Security Devices (per token)	EGP1,000
HSBCnet Additional training (per visit)	EGP500
HSBCnet Additional Telephone Training Session	EGP200
File upload charges per file	EGP40
Bank Statements	
MT940 - Statement charges - Outward (Per account per month)	EGP350
MT942 - Statement charges - Outward (Per account per month)	EGP550
MT940/942 - Statement charges - Inward (Per account per month)	EGP150

Commercial Cards

Description	Corporate	Purchasing	Virtual Card
Annual Fee Per Card	EGP500	EGP500	EGP0
Cash Advance Fee	2% or EGP 20 whichever is higher	N/A	N/A
Monthly Interest on Cash Advances	1.85%pm	N/A	N/A
Over limit Fee	EGP30	EGP30	EGP30
Late Payment Fee	EGP30	EGP30	EGP30
Monthly Interest on Overdue Balances	1.85%	1.85%pm	1.85%pm
Foreign currency transactions (Card transactions not in your billing currency will be converted at a wholesale market rate attracting a processing fee)	3.00%	3.00%	3.00%
Card Replacement Fee	EGP100	EGP100	Not Applicable
Pin Replacement	EGP10	EGP10	Not Applicable
Copy of Card Statement	Free	Free	Free
Charge for Disputing a Transaction Subsequently Found Genuine	EGP40	EGP40	EGP40
Virtual Card API Integration		USD25,000	
Standard Card Data File Delivery to ERP (One time for setup) for the entire company		USD1,000	

Global Liquidity Solutions

Liquidity Solution (Applicable to all products)	One-time
Initial setup fee	USD2,500 / EGP35,000
Amendment charges (Include any change to existing solution and/or termination)	USD250 / EGP3,500
Notional Pooling	**Per account per month**
Service Charges	USD150 / EGP2,100
Domestic Cash Concentration	**Per account per month**
Daily sweep charges	USD100 / EGP1,400
Weekly sweep charges	USD100 / EGP1,400
Monthly sweep charges	USD100 / EGP1,400
Interest Enhancement Facility	**Per account per month**
Service Charges	USD150 / EGP2,100

Notes:

1. Electronic: Payment instructions originating from electronic banking channels (HSBC Connect, HSBCnet, SwiftNet)
2. Manual/ Smart form: Payment instructions originating through a branch and are only offered in exceptional circumstances
3. Payment investigation: When an HSBC customer raises a special request to HSBC for investigation of an issued payment instruction.
4. These are HSBC Egypt charges only. Other charges including beneficiary bank, correspondent banks or other HSBC Group office charges may be deducted from the remitted amount.
5. For any remittance, the beneficiary may be required to pay additional charges depending on the conditions set by the payment system, remitter, remitting bank or beneficiary bank. For example, for outward payments when the ordering party selects to pay all charges, HSBC will process the transaction with the charge type 'OUR', however, it is important to note that some local country clearing systems do not recognize this charge type including payments that are cleared through the Federal Reserve or Clearing House Interbank Payments System (CHIPS) in the USA. For this reason, correspondent banks in the USA may change the charge type from 'OUR' to 'SHA' or 'BEN' when routing the payment to the final beneficiary bank.
6. Inward payments received by the customer may be subject to correspondent banking fees, which may be deducted from the proceeds of payment.
7. The prevailing exchange rate will apply to all cross-currency transactions.

Global Trade Solutions (GTS)[6]

Imports[7]

Import Documentary Credit [8]	
Commission for Issuance & Increase/Extension. (Charge applicable per Quarter or part thereof).	1.25% per quarter for the first quarter of every year and 0.25% for each quarter of the next 3 quarters with a maximum of 2% for the whole year. (Minimum Charge for issuance: EGP 1,700 or equivalent) (Minimum Charge for amendment: EGP 1,700 or equivalent)
Cancellation fee Amendment processing fee other than increase/extensions	EGP 1,700 or equivalent for each applicable charge.
Import Bills	
Usance commission for Import DC bills	0.5% per quarter or part thereof (Minimum Charge: EGP 1,700 or equivalent)
Handling commission for Import Collection bills and Open Account transactions[9]	1% of bill value (Minimum charge: EGP 1,700 or equivalent for each applicable charge)
Avalisation commission (from acceptance to maturity)	1% per quarter + handling commission for import collection bills.
Amendment/Cancellation/Closure processing fee for all Import bills (Collection & DC Bill) Acceptance processing fee for Import Collection bills	EGP 1,700 or equivalent for each applicable charge
Shipping Guarantees and Delivery Orders	
Commission on shipping guarantees and delivery orders and Airway Bill.	EGP1,700 or equivalent Flat fee
Endorsement of Shipping documents under DC	EGP1,700 or equivalent Flat fee

Exports

Documentary Credit Advising	
Documentary Credit Advising Commission/ Amendments	EGP1,700 or equivalent for HSBC Egypt Clients EGP 2,500 or equivalent for Non- HSBC Egypt Clients
Documentary Credit Confirmation & Financing Exports	
Documentary Credit Confirmation & Silent Export Documentary Confirmation[10]	Case by case base subject to bank arrangements Minimum charge: EGP 1,700 or equivalent
Transfer Documentary Credit	
Transfer Commission	0.5% of Documentary Credit Value for each transfer credit Minimum charge: EGP 1,700 or equivalent
Amendment Commission (If DC value is increasing and / or DC Expiry extended)	0.5% of Increased and/or extended Documentary Credit value (Minimum Charge EGP 1,700 or Equivalent)

[6] while the Charges will be applicable per quarter or part thereof, the commission will be collected upfront for the full liability of the trade transaction.
[7] Reimbursement fee of EGP680 (or equivalent in case of Foreign Currency transfers) will be deducted from the proceeds paid to the beneficiary unless stated otherwise is the documentary credit.
[88] Irrevocable DC includes Standard Irrevocable Documentary Credits, Revolving Documentary Credits for each amount revolved and Back to Back Documentary Credits
[9] Handling commission is charged regardless of whether documents are released against payment/acceptance or released free of payment.
[10] Prices for confirmation of Export DCs & Export bills (when financed under bank risk) will be based on current assessments of the default risk faced in dealing with specific banks in specific countries. Your Relationship Manager will be able to provide you with up to date prices for any particular bank in a given country.

Export Bills[11]	
Handling commission for all Export bills[12]	0.25%of Bill value (Minimum Charge EGP 1,700 or Equivalent)
• Usance document acceptance processing fee for all Export bills	Flat Charge of EGP 1,700 or Equivalent
Amendment fee[13]	Flat Charge of EGP 1,700 or Equivalent
Assignment of Proceeds	
Commission for assignment of proceeds for Export Documentary Credit and / or Export Bill	0.10% on value of assignment

Guarantees & Standby Documentary Credit[14]

Guarantees & Standby Documentary Credit - Issuance & Amendment	
Fixed expiry Guarantee Opening Commission (Charges applicable per quarter or part thereof)	Advance Payment and Performance Guarantee: 0.6% (Minimum charge EGP 400 or equivalent) Tender Bond: 0.3% (Minimum charge EGP 200 or equivalent) Financial & Customs Guarantee: 0.75% (Minimum charge EGP 1,700 or equivalent)
Open-ended guarantee Opening commission (Charges applicable per quarter or part thereof)	Advance Payment and Performance Guarantee: 0.75% (Minimum Charge EGP 1,700 or equivalent). Tender Bond: 0.4% (Minimum Charge EGP 1,700 or equivalent) Financial Guarantee: 1% (Minimum Charge EGP 1,700 or equivalent)
Standby Documentary Credit Opening commission (Charges applicable per quarter or part thereof)	Non-Financial Standby Guarantee: 0.6% (Minimum Charge EGP 1,700 or equivalent) Financial Standby Guarantee: 0.75% (Minimum Charge EGP 1,700 or equivalent)
Guarantees	
Charges for advising correspondent bank guarantees	EGP 2,500 or equivalent

Post Dated Cheques under Receivable Finance

Service Fees	0.2% of the value of cheque (or minimum of EGP30 per cheque and maximum of EGP1,500 per cheque)
• Recalling a discounted cheque • Replacement of a discounted cheque	EGP50 Per Cheque

[11] In addition to our charges correspondent banks may deduct fees of their own from bill proceeds. We will identify these to you as 'Counter party bank charges'.

12 Handling commission is charged regardless of whether documents are released against payment/acceptance or released free of payment.

[13] Minimum Charge would be applicable to all amendments other than increase in bill value

[14] Correspondent Bank charges (where applicable) will be recovered as per actual.

Guarantee transactions should not be re-instated or transferred to alternate accounts. In exceptional instances where these are required to be done so tariff as stated in sections 'Guarantee issuance' and 'Guarantee amendments and other expenses' would be applicable.

Commissions would also be applicable for the period allowed for presentation of claims until such time the Guarantee or Standby Documentary Credit is cancelled.

Miscellaneous Charges - Import / Export / Guarantees / RF

SWIFT / Cable	
Transmission fee for Import DCs & Export Transfer DCs by SWIFT / Cable	EGP 3,000 for Issuance. EGP 1,800 for Amendments
Guarantee Swift charges	Issuance of GTE EGP2,000 or equivalent
Charges per SWIFT / Cable for all other types	EGP 680
Postage	EGP150.00
Credit advice fee	EGP 100.00
Export certificate under Export DC / collection	EGP1,600
Export certificate under OA in advance / deferred	EGP600.00
Discrepancy Fee for Import & Export bills	
Discrepancy fees stated in the DC	Minimum Charge EGP 1,700 or equivalent and or as stated in the DC
Discrepancy - Excess Drawing Commission for Import DC or Commission for Import DC Bill Presentation post DC expiry date.[15] *(Charge applicable per month for minimum 3 months)*	Commission will be same as increase of DC.
Courier	
Courier Fee per document	International courier EGP1,600 or equivalent Local courier EGP150 or equivalent

General conditions

The Bank reserves the right to levy additional charges for services and change the fees and charges at its sole discretion after being published.

All fees and charges will be debited from your account based on the daily exchange rate determined by the Bank if any.

Other expenses such as stamps, postage, cable, fax charges... etc., which are not included in this flyer will be charged where incurred.

For Borrowing Customers pricing of credit facilities are dependent on negotiations with the bank and determined on a case by case basis. The agreed on pricing will be communicated within the Facility Offer Letter underlying Terms and Conditions.

For any pricing related inquiries please revert back to your account Relationship Manager.

[15] Handling of discrepant bill presentations involving Excess Drawing and / or Bill presentation post DC expiry dates would be subject to HSBC discretion.

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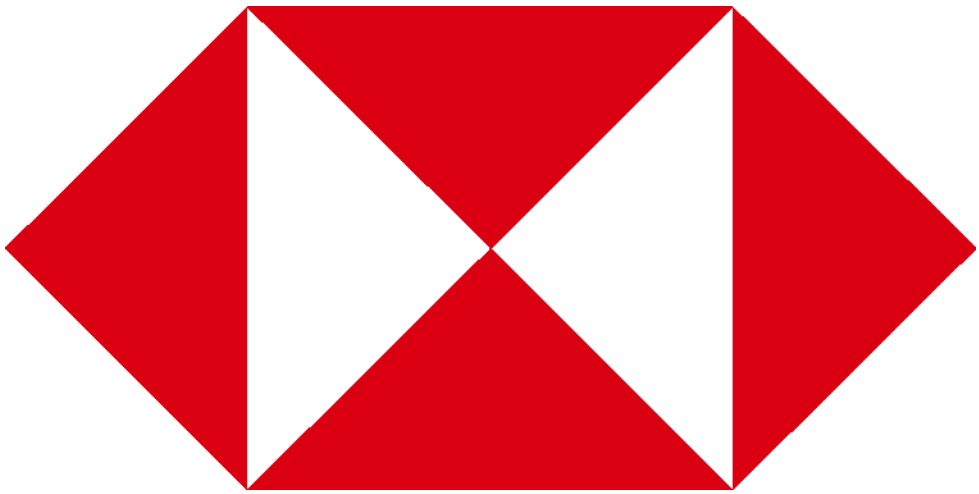
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