

# Cash Back Cards

## Charges & Fees

Schedule of Charges	Classic	Gold	Titanium	Platinum
<b>Annual Fee- Primary</b>	EGP 175	EGP 250	EGP 350	EGP 450
<b>Annual Fee – Supplementary</b>	2 Free Card: EGP 75 (3rd Card onwards)	3 Free Cards: EGP 125 (4th Card onwards)	5 Free Cards: EGP 150 (6th Card onwards)	6 Free Cards: EGP 250 (7th Card onwards)
<b>Card Replacement fee</b>	EGP 100	EGP 100	EGP 100	EGP 150
<b>Foreign currency conversion rate. (for International transactions) (2)</b>				
<b>Markup fees on Purchases transactions</b>	6%		8%	
<b>Markup fees on Cash withdrawal</b>	9%			
<b>Murabaha Monthly Profit Rate %*</b>	2.49%			
<b>Cash withdrawal Fee (1)</b>	3.99% or min EGP 30			
<b>Monthly Takaful Protection contribution (3)</b>	EGP 5 per EGP 1000 of the monthly statement balance			
<b>Charge of Dispute – Decline fee</b>	EGP 100			
<b>Copy of sales receipt fee</b>	EGP 50 per copy			
<b>Repayment Grace Period</b>	Up to 55 days			
<b>Minimum Repayment Required</b>	5% or min EGP 100			
<b>Cash Withdrawal Limit</b>	100% of Card limit			
<b>Statement Monthly Delivery Fee</b>	EGP 7			
<b>Late Payment Fee</b>	EGP 100			

### Notes

- 1- Whichever is greater. Includes cash withdrawal at ATMs, Exchange houses.
- 2- For transactions that take place outside Egypt, where the merchant charges the cardholder in the local (i.e. non-EGP) currency.
- 3- Includes the fee of NBD as an agent of the Cardholder.

\* For fully secured Cash Back Card Murabaha Monthly Profit Rate is 1.75%  
All of the above currencies are in EGP