

**Union National Bank Tariff - May 2014**

**Tariffs & Charges posted may vary as per bank regulations without prior notice.**

Tariff Items	Tariff Applied	Frequency	Remarks
<b>Client Accounts</b>			
A/C Opening Fees	EGP 35 - \$ 5 Ind. / EGP 100 - \$ 15 Corp.	Once	Amended
A/C Maintenance Fees	EGP 15 - \$ 3	Monthly	Amended
<b>Accounts Types</b>			
<b>Saving A/C's</b>			
A/C Opening Minimum Balance	EGP 500 - \$ 500		Amended
Minimum Balance Earn Interest	Nil	Monthly	New
A/C Service Fees	EGP 10 - \$ 3	Quarterly	Amended
Minimum Balance Charges	EGP 25 - \$ 5	Monthly	Amended
Account Closure Charges	Nil		Amended
<b>Current A/C's</b>			
A/C Opening Minimum Balance	EGP 2k / \$ 1k Ind. - EGP 5k / \$ 2500 Corp.		Amended
A/C Service Fees	EGP 15 / \$ 3 Ind. - EGP 35 / \$ 5 Corp	Monthly	Amended
Minimum Balance Charges	EGP 20 / \$ 3 Ind.- EGP 35 / \$ 5 Corp	Monthly	Amended
A/C Closure Charges	Nil - EGP 100 / \$ 15 Corp		New
<b>Term Deposits</b>			
Minimum Amount	EGP 3k / \$ 1k Retail - EGP 5k / \$1 Corp		Amended
<b>Checkbook Charges</b>			
Issuance Charges "24"	EGP 50 / \$ 7 Ind. - EGP 100 / \$ 15 Corp		Amended
Stop Payment	EGP 100 / \$ 15		Amended
Authentication Check Signature	EGP 35 / \$ 5		Amended
Partial Payment	EGP 35 / \$ 5		Amended
Stop Payment Checkbook	EGP 350 / \$ 50		Amended
<b>Safety Deposit Boxes</b>			
Key Security Deposit	EGP 2000		Amended
Small	EGP 400		Amended
Medium	EGP 600		Amended
Large	EGP 1000		Amended
<b>Other Services Fees &amp; Charges</b>			
Returned Checks	EGP 50 / \$ 20		
Copy of Statement	EGP 5 per month min. 20 / \$ 3		Amended
Hold Mail	EGP 350 Ind. / EGP 500 Corp		Amended
Signature Verification	EGP 20		Amended
POA on A/C	EGP 50 / \$ 7		Amended
Copy of Documents	EGP 10same year / EGP 20 prior year		Amended
Dormancy Charges	EGP 10 / \$ 5		New
Settlement of Inheritors A/C's	0.003 min. EGP 75 or equivalent in FCY		Amended
<b>Standing Orders</b>			
Setup	EGP 100 / \$ 15		Amended
Execution Charges "per transaction"	EGP 35 / \$ 5		Amended
Amendment	EGP 35 / \$ 5		Amended
<b>Bank Certificates</b>			
Certificate of A/C to Client Auditors	EGP 100 Ind. / EGP 140 Corp.		Amended
Certificate of A/C Under Formation	EGP 500		
Balance Certificate	EGP 100 Ind. / EGP 140 Corp.		Amended
No Liability Certificate	EGP 100		
Liability Certificate "Ind."	EGP 100		
Liability Certificate "Corporate"	EGP 350		Amended

<b>Checks Collection</b>			
<b>Outward Clearing Checks</b>			
Check	EGP 10		
AIB Clearing	0.001 min. \$ 5 - Max. \$ 100		
Returned Checks	EGP 35 / \$ 5		New
<b>Inward Clearing Checks</b>			
Egyptian Pounds	Free		
Internal Clearing	Free		
Returned Checks	EGP 50 / \$ 20		
<b>Outward Collection Checks</b>			
Egyptian Pounds	0.003 min. EGP 20 - max. EGP 350		Amended
Foreign Currency	0.004 min. \$ 5 - max. \$ 100		
Traveler Check	0.003 min. \$ 5 - max. \$ 100		
Purchase of EGP Checks - Clearing	0.006 min. EGP 35		New
Purchase of EGP Checks - Collection	0.025 min. EGP 35		New
Purchase of FCY Checks	0.01 min. \$ 7		New
Purchase of Euro Checks	0.01 min. \$ 7		New
Returned Checks	EGP 50 / \$ 20		
<b>Inward Collection Checks</b>			
Egyptian Pounds	0.001 min. EGP 20 - Max. EGP 350		Amended
Foreign Currency	0.002 min. \$ 5 - max. \$ 100		
Returned Checks	EGP 50 / \$ 20		
<b>Bank Draft / Authorized Checks</b>			
Egyptian Pounds	0.002 min. EGP 35 - max. EGP 500		Amended
Foreign Currency	0.003 min. \$ 15 - max. \$ 100		
Cancellation Request	EGP 20 / \$ 3		Amended
Stop Payment	EGP 60 / \$ 15		
<b>Traveler Checks</b>			
Sale of TC Comm.	0.01		
Purchase of TC in Egyptian Pounds	EGP 20		
Paid in Foreign Currency	0.02 min. \$ 5		Amended
Stop Payment of Issued TC	EGP 100		
<b>Inward Bills for Collection "Local Bills / Promissory Notes / Post Dated Checks</b>			
Bills Drawn on Other Banks	0.015 min. EGP 35 / \$ 5 - max. EGP 350 / \$ 50		Amended
Withdrawal of Bill / Check	EGP 35 / \$ 5		Amended
Protest Charges	0.001 min. EGP 50		Amended
Postponement	EGP 35 / \$ 5		Amended
Comm. Papers Custody	EGP 15		Amended
Returned Unpaid	EGP 50 / \$ 7		New
<b>Outward Bills for Collection "Local Bills / Promissory Notes / Post Dated Checks</b>			
Outward Bills for Collection	0.003 min. EGP 35 - max. EGP 500		Amended
Collections Rejected	0.003 min. EGP 35 - max. EGP 500		Amended
Postage	EGP 20		
Report of O/S PDC's	EGP 50		
Returned Unpaid	EGP 35 / \$ 5		New
<b>Transfers</b>			
<b>Inward Remittances</b>			
Internal Transfers Between UNB-E A/C's	Free		
Funds Credited to UNB-E Clients	Free		
Non Account Holder	0.003 min. \$ 15 - max. \$ 100		
<b>Outward Remittances</b>			
Internal Transfers	Free		
Outward Transfer in Egyptian Pounds	0.002 min. EGP 20 - max. EGP 350		Amended
Outward Transfer in Foreign Currency	0.003 min. \$ 15 - max. \$ 100		
Outward Transfer in Egyptian Pounds "ACH"	0.002 min. EGP 35 - max. EGP 350		New
Swift Charges "RTGS"	Free		Amended
Swift Charges "FCY Transfers"	\$35		
Amendments to Fund Transfers	\$35		
<b>Debit Cards</b>			
Issuance Fees	EGP 30		
Card Replacement	EGP 30		
Renewal Fees	EGP 30		
Supplementary	EGP 30		
Invalid Dispute Fees	EGP 100		
Usage fee at any 123 ATM	Withdrawal EGP 4 / Inquiry EGP 2		

<b>Letters of Guarantee</b>				
Bid Bonds	0.003 min. EGP 100 or equivalent in FCY	Quarterly		Amended
Performance and Advance Payment	0.006 min. EGP 150 or equivalent in FCY	Quarterly		Amended
Other Guarantees Including Undertaking	0.006 min. EGP 150 or equivalent in FCY	Quarterly		New
100% Cash Covered	EGP 150 for issuance / increase / amendment			
Advising Comm. Without Responsibility	\$50			
Advised to Beneficiary by Correspondent Bank	\$50			
Amendment	EGP 100 or Equivalent in FCY			Amended
Auto Renewal Clause	0.016	Annually		
Increase	Same as Issuance			
Decrease	EGP 50			
Payment in Settlement of A Claim	0.0015 min EGP 150 / S 20			New
Courier	\$75			
Postage	\$5			
Swift Charges	\$35			
<b>Documents for Collection</b>				
<b>Inward Documentary Collection</b>				
Collection Commission	0.01 min. \$ 50			Amended
Payment Commission	0.0075 min. \$ 50			Amended
Acceptance Commission	\$15			New
Form "4" Commission	EGP 100			Amended
Issuance of Shipping L/G - B/L Endorsement	0.0075 min. \$ 50			Amended
Bank Avalization	0.0075 + 0.01 quarterly min. \$ 50			Amended
Amendment to Collection Instructions	\$15			New
SWIFT Acknowledgement "MT410"	\$10			New
Advising / Covering Letter Charges	\$7			New
Returned Unpaid After Maturity	\$35			New
Unsettled within "6" months of receipt	Additional 0.01 quarterly			New
Bills Delivery to/through Correspondent	0.0025 min \$ 35			Amended
<b>Outward Documentary Collection</b>				
Commission	0.00225 min. \$ 35 + \$ 10 for supplier facility			Amended
Swift Charges	\$35			
<b>Documentary Credits</b>				
<b>Import Letters of Credit</b>				
Opening Commission "Local"	0.0125 min. \$ 50	Quarterly		Amended
Opening Commission	0.02 min. \$ 50	Quarterly		Amended
Opening Commission Fully Covered L/C's	0.01 min. \$ 50			New
Revolving L/C Commission	0.02 + 0.0025 on each revolving min. \$ 50			Amended
Issuance of Bank Undertaking	Same as opening			
Tolerance in L/C Amount "About"	Same as opening			
Fully Cash Covered	Same as opening			
Correspondent Charges	Actual Cost + 50%			
Amendment	\$ 20 per amendment			
Extension / Increase	0.005 min. \$ 50			
Cancellation Fees "Expired Unutilized"	\$50			
Excess Drawing Commission	0.0075 on excess amount min. \$ 25			Amended
Payment Commission	0.005 min. \$ 50			New
Payment after expiry date	0.0075 min. \$ 50			New
Advising / Covering Letter Charges	\$7			New
Import Document Handling	\$60			
Negotiation Commission	0.005 min. \$ 50			New
Negotiation Commission Fully Covered L/C's	0.005 min. \$ 50			New
Acceptance Commission	0.005 min. \$ 50 of supplier facility	Quarterly		Amended
Discount Own Acceptance	\$ 100 + discount interest			New
Safe Custody of Import Bills	EGP 10 per day			
Sending Local Fax	EGP 50			
Sending International Fax	EGP 150			
Copy of Docs	EGP 15 per paper			
Form "4" Commission	EGP 100			
B/L Endorsement	\$35			
Shipping Guarantee Handling Charges	\$50			
Swift Full Text	\$150			
Swift Short Text	\$35			
Courier	\$75			
Postage	\$5			

<b>Export Letters of Credit</b>			
SWIFT Acknowledgement "MT730"	\$35		New
Advising Charges	\$100		Amended
Confirmation Comm. On Beneficiary	0.0015 min. \$ 50		
Confirmation Comm. On Applicant	0.0015 min. \$ 75		
Increase	Same as Advising		
Amendment	\$20		Amended
Extension	Same as Advising		
Amendment - cancellation fee - L/C expired	\$ 20 per amendmeny		New
<b>Transfer of Export L/C</b>			
Transfer Charges	0.005 min. \$ 50		Amended
<b>Negotiation Export L/C</b>			
Negotiation Commission	0.003 min. \$ 50		Amended
Advising of Discrepancies	\$10		New
Advising Acceptance	\$10		New
Deferred Payment / Acceptance Comm.	0.0025 min. \$ 35	Monthly	Amended
<b>Credit Facilities</b>			
Min. Monthly Interest Charges on OVD	EGP 100	Monthly	
New / Renewal Annual Arrangement Fees	0.005 of total facilities min. EGP 500		
Commitment Fees "Term Loans"	0.01 on undrawn amount	Annually	
Commitment Fees "Med. & Long Term Loans"	0.01		New
Temporary OVD Processing Fees	EGP 100		
Highest Debit Balance Comm.	0.0015 on HDB	Monthly	
Comm. On Checks Received - Assigned Contracts	0.005 of check value		New
Failure to Comply with CA Terms & Ratios	Max. 0.005 on O/S Balance	Quarterly	New
Failure to Submit Guarantees as per CA Terms	0.01 on O/S Balance	Quarterly	New
Comm. of Managing FCY Loans	0.10 on allocated amount		New
Loan Rescheduling Fees	0.01 on O/S Balance		
I-Score Report	EGP 100		
Early Settlement Fees	0.02 on Settled Balance		Amended
<b>Warehouse Operations</b>			
Supervision Commission	EGP 150 + Custodian Payroll	Monthly	Amended
Withdrawal Commission	0.005 min. EGP 50		Amended
Excess in Storage Period	0.002 for First Year + 0.001 beyond	Monthly	amended
<b>Custody Fees</b>			
Buy & Sell Secur. Under Central Custody	0.001 min. EGP 10		Amended
Buy & Sell Secur. Under UBE-E Custody	0.001 min. EGP 10 max. EGP 150		amended
Annual Holding Fees	EGP 7.5 per EGP 100k at end of year balance		Amended
Pledge &/or Release Pledge	0.00075 max. EGP 3k + EGP 100		Amended
Coupon Collection	0.005 of Value min. EGP 10		Amended
Capital or Capital Increase Subscription	EGP 200 / \$ 40		Amended
Treasury Bonds Custody Fees	EGP 50	Annually	
Egypt EURO Annual Custody Fees	\$5	Monthly	
EURO Bonds Coupon Collection	0.0005 min. \$ 5 max. \$ 500		Amended