

**AIB****المصرف العربي الدولي**
ARAB INTERNATIONAL BANK

Credit cards Individuals

	Description	Infinite EGP Credit Card		Platinum EGP Credit Card		Gold Credit Cards EGP	
		Secured	Unsecured	Secured	Unsecured	Secured	Unsecured
1	Primary Issuance fees	EGP 3,000	EGP 3,000	EGP 600	EGP 600	EGP 300	EGP 300
2	Primary Renewal fees	EGP 3,000	EGP 3,000	EGP 600	EGP 600	EGP 300	EGP 300
3	Supplementary Issuance Fees	EGP 2,000	EGP 2,000	EGP 400	EGP 400	EGP 200	EGP 200
4	Supplementary Renewal Fees	EGP 2,000	EGP 2,000	EGP 400	EGP 400	EGP 200	EGP 200
5	Replacement & Reissue Primary	EGP 3,000	EGP 3,000	EGP 600	EGP 600	EGP 300	EGP 300
6	Replacement & Reissue Supplementary	EGP 2,000	EGP 2,000	EGP 300	EGP 300	EGP 200	EGP 200
7	Overlimit fees	EGP 200	EGP 200	EGP 200	EGP 200	EGP 150	EGP 150
8	Late payment fees	EGP 200	EGP 200	EGP 200	EGP 200	EGP 150	EGP 150
9	Interest rate (monthly)	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
10	Cash withdrawal fees from local ATMs (% of withdrawn amount)	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
11	Cash withdrawal fees from local ATMs (minimum withdrawn fees)	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
12	Balance inquiry fee from local ATMs	EGP 10	EGP 10	EGP 10	EGP 10	EGP 10	EGP 10
13	Cash withdrawal fees from international ATMs (% of withdrawn amount)	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
14	Cash withdrawal fees from international ATMs (minimum withdrawn fees)	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
15	Balance inquiry fee from international ATMs	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
16	PIN reissue fees	EGP 20	EGP 20	EGP 20	EGP 20	EGP 20	EGP 20
17	Mark-up fees	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
18	Dispute fees in case of loss	EGP 200	EGP 200	EGP 200	EGP 200	EGP 200	EGP 200
19	3-D Secure Enrollment Fee - VBV	Equivalent to \$4	Equivalent to \$4	Equivalent to \$4	Equivalent to \$4	Equivalent to \$4	Equivalent to \$4
20	3-D Secure authorization Fee - VBV	Equivalent to \$0.25	Equivalent to \$0.25	Equivalent to \$0.25	Equivalent to \$0.25	Equivalent to \$0.25	Equivalent to \$0.25

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	Description	Infinite EGP Credit Card		Platinum EGP Credit Card		Gold Credit Cards EGP	
		Secured	Unsecured	Secured	Unsecured	Secured	Unsecured
21	Minimum credit card issuance limit	EGP 500,001	EGP 500,001	EGP 200,001	EGP 200,001	EGP 5,000	EGP 5,000
22	Maximum credit card issuance limit	EGP 2,000,000	EGP 2,000,000	EGP 500,000	EGP 500,000	EGP 200,000	EGP 200,000
23	Outstanding due date for credit card	26th of every month	26th of every month	26th of every month	26th of every month	26th of every month	26th of every month
24	Minimum Payment for credit card (% from outstanding balance)	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
25	Minimum Payment for credit card (from outstanding balance)	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50	EGP 50
26	Daily Cash withdrawal amount locally	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000	EGP 30,000
27	Daily Cash withdrawal count locally	5	5	5	5	5	5
28	Monthly Cash withdrawal amount locally	Up to 60% of credit limit	Up to 60% of credit limit	Up to 60% of credit limit	Up to 60% of credit limit	Up to 60% of credit limit	Up to 60% of credit limit
29	Monthly Cash withdrawal count locally	20	20	20	20	20	20
30	Daily Cash withdrawal amount internationally	Equivalent to EGP 10,000	Equivalent to EGP 10,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000
31	Daily Cash withdrawal count internationally	5	5	5	5	5	5
32	Monthly Cash withdrawal amount internationally	Equivalent to EGP 10,000	Equivalent to EGP 10,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000	Equivalent to EGP 8,000
33	Monthly Cash withdrawal count internationally	15	15	10	10	10	10
34	Daily Purchase amount locally	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit
35	Daily Purchase count locally	No limit	No limit	No limit	No limit	No limit	No limit
36	Monthly Purchase amount locally	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit
37	Monthly Purchase count locally	No limit	No limit	No limit	No limit	No limit	No limit
38	Daily Purchase amount internationally (Without activating interational usage)	Equivalent to EGP 200,000	Equivalent to EGP 150,000	Equivalent to EGP 150,000	Equivalent to EGP 100,000	Equivalent to EGP 70,000	Equivalent to EGP 60,000

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		Secured	Unsecured	Secured	Unsecured	Secured	Unsecured
39	Daily Purchase limit amount internationally	Equivalent to EGP 500,000	Equivalent to EGP 300,000	Equivalent to EGP 350,000	Equivalent to EGP 200,000	Equivalent to EGP 100,000	Equivalent to EGP 70,000
40	Daily Purchase limit count internationally	25	25	25	25	25	25
41	Monthly Purchase limit amount internationally	Equivalent to EGP 500,000	Equivalent to EGP 300,000	Equivalent to EGP 350,000	Equivalent to EGP 200,000	Equivalent to EGP 100,000	Equivalent to EGP 70,000
42	Monthly Purchase limit count internationally	100	100	100	100	100	100
43	Daily Deposit amount	No limit	No limit	No limit	No limit	No limit	No limit
44	Daily Internet amount locally	EGP 70,000	EGP 70,000	EGP 50,000	EGP 50,000	EGP 40,000	EGP 40,000
45	Daily Internet count locally	25	25	20	20	20	20
46	Monthly Internet amount locally	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit	Up to credit limit
47	Monthly Internet count locally	120	120	100	100	100	100
48	Daily internet limit amount internationally	Equivalent to EGP 500,000	Equivalent to EGP 300,000	Equivalent to EGP 350,000	Equivalent to EGP 200,000	Equivalent to EGP 100,000	Equivalent to EGP 70,000
49	Daily Internet limit count internationally	15	15	15	15	15	15
50	Monthly Internet limit amount internationally	Equivalent to EGP 500,000	Equivalent to EGP 300,000	Equivalent to EGP 350,000	Equivalent to EGP 200,000	Equivalent to EGP 100,000	Equivalent to EGP 70,000
51	Monthly Internet limit count internationally	40	40	30	30	30	30
52	Maximum Contactless amount without entering PIN	EGP 600	EGP 600	EGP 600	EGP 600	EGP 600	EGP 600
53	Daily contactless count	3	3	3	3	3	3
54	Monthly contactless count	15	15	15	15	15	15

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Description	Credit Card Foreign Currency						Internet USD Credit Card
	USD			EUR			
	Class C	Class B	Class A	Class C	Class B	Class A	
1 Primary Issuance fees	\$100	\$100	\$100	€100	€100	€100	\$15
2 Primary Renewal fees	\$100	\$100	\$100	€100	€100	€100	\$15
3 Supplementary Issuance Fees	\$15	\$15	\$15	€15	€15	€15	\$8
4 Supplementary Renewal Fees	\$15	\$15	\$15	€15	€15	€15	\$8
5 Replacement & Reissue Primary	\$30	\$30	\$30	€30	€30	€30	\$15
6 Replacement & Reissue Supplementary	\$15	\$15	\$15	€15	€15	€15	\$8
7 Overlimit fees	\$15	\$15	\$15	€15	€15	€15	\$15
8 Late payment fees	1.50% of the minimum balance	1.50% of the minimum balance	1.50% of the minimum balance	1.50% of the minimum balance	1.50% of the minimum balance	1.50% of the minimum balance	1.50% of the minimum balance
9 Interest rate (monthly)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
10 Cash withdrawal fees from local ATMs (% of withdrawn amount)	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	-
11 Cash withdrawal fees from local ATMs (minimum withdrawn fees)	\$3	\$3	\$3	€3	€3	€3	-
12 Cash withdrawal fees from international ATMs (% of withdrawn amount)	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	-
13 Cash withdrawal fees from international ATMs (minimum withdrawn fees)	\$3	\$3	\$3	€3	€3	€3	-
14 Balance inquiry fee from international ATMs	\$1	\$1	\$1	€1	€1	€1	-
15 PIN reissue fees	\$0	\$0	\$0	€0	€0	€0	-
16 Mark-up fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



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Credit cards Individuals

Description	Credit Card Foreign Currency						Internet USD Credit Card	
	USD			EUR				
	Class C	Class B	Class A	Class C	Class B	Class A		
17	Dispute fees in case of loss	\$15	\$15	\$15	€10	€10	€10	\$15
18	3-D Secure Enrollment Fee - VBV	\$4	\$4	\$4	€4	€4	€4	\$4
19	3-D Secure authorization Fee - VBV	\$0.25	\$0.25	\$0.25	€0.25	€0.25	€0.25	\$0.25
20	Minimum credit card issuance limit	\$10,000	\$10,001	\$50,001	€10,000	€10,001	€50,001	\$50
21	Maximum credit card issuance limit	\$10,000	\$50,000	-	€10,000	€50,000	-	-
22	Outstanding due date for credit card	26th of every month	26th of every month	26th of every month	26th of every month	26th of every month	26th of every month	26th of every month
23	Minimum Payment for credit card (% from outstanding balance)	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
24	Daily Cash withdrawal amount locally	\$3,000	\$5,000	\$6,000	€3,000	€5,000	€6,000	-
25	Daily Cash withdrawal count locally	5	5	5	5	5	5	-
26	Monthly Cash withdrawal amount locally	\$10,000	\$10,000	\$10,000	€10,000	€10,000	€10,000	-
27	Monthly Cash withdrawal count locally	20	50	60	20	50	60	-
28	Daily Cash withdrawal amount Internationally	\$3,000	\$5,000	\$6,000	€3,000	€5,000	€6,000	-
29	Daily Cash withdrawal count Internationally	5	5	5	5	5	5	-
30	Monthly Cash withdrawal amount Internationally	\$10,000	\$10,000	\$10,000	€10,000	€10,000	€10,000	-
31	Monthly Cash withdrawal count Internationally	20	50	60	20	50	60	-
32	Daily Purchase amount locally	\$10,000	\$10,000	\$50,000	€10,000	€10,000	€50,000	-
33	Daily Purchase count locally	20	15	15	20	15	15	-
34	Monthly Purchase amount locally	\$20,000	\$60,000	\$100,000	€20,000	€60,000	€100,000	-



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Description	Credit Card Foreign Currency						Internet USD Credit Card
	USD			EUR			
	Class C	Class B	Class A	Class C	Class B	Class A	
35 Monthly Purchase count locally	No limit	No limit	No limit	No limit	No limit	No limit	-
36 Daily Purchase limit amount Internationally	\$10,000	\$10,000	\$50,000	€10,000	€10,000	€50,000	-
37 Daily Purchase limit count Internationally	20	15	15	20	15	15	-
38 Monthly Purchase limit amount Internationally	\$20,000	\$60,000	\$100,000	€20,000	€60,000	€100,000	-
39 Monthly Purchase limit count Internationally	No limit	No limit	No limit	No limit	No limit	No limit	-
40 Daily Internet amount locally	\$3,000	\$7,000	\$8,000	€3,000	€7,000	€8,000	\$300
41 Daily Internet count locally	8	8	15	8	8	15	5
42 Monthly Internet amount locally	\$6,000	\$20,000	\$30,000	€6,000	€20,000	€30,000	-
43 Monthly Internet count locally	No limit	No limit	No limit	No limit	No limit	No limit	-
44 Daily internet limit amount internationally	\$3,000	\$7,000	\$8,000	€3,000	€7,000	€8,000	\$300
45 Daily Internet limit count internationally	8	8	15	8	8	15	5
46 Monthly Internet limit amount internationally	\$6,000	\$20,000	\$30,000	€6,000	€20,000	€30,000	-
47 Monthly Internet limit count internationally	No limit	No limit	No limit	No limit	No limit	No limit	-
48 Maximum Contactless amount without entering PIN	Equivalent to EGP 600	Equivalent to EGP 600	Equivalent to EGP 600	Equivalent to EGP 600	Equivalent to EGP 600	Equivalent to EGP 600	-
49 Daily contactless count	3	3	3	3	3	3	-
50 Monthly contactless count	15	15	15	15	15	15	-