



***Digital &
Governmental
Payments Tariff***

General Conditions

- Arab African International Bank (AAIB) has the right to modify or change the applied fees, expenses and commissions list on the provided services and/or products, this is periodically without the client's prior consent, and the said list is announced at all of the bank's branches and communication channels including the Bank's official website or any other channel the bank deems appropriate.
- Fees, expenses and commissions are calculated in the same account currency based on the daily exchange rate determined by the bank.
- All fees, expenses and commissions are excluding stamp duty.
- Any other expenses that are not mentioned, such as stamp tax or postage, telegram or fax, will be applied when the service is requested and after notifying the customer.
- Any other fees not mentioned in this publication is available upon request and it will be applied after notifying customers in any proper way of communication.
- The bank must provide the customer, before contracting, with sufficient and clear information to make him fully aware of the costs of the product or service, through the bank's official website or any other method the bank deems appropriate.
- In the event that the customer does not adhere to the characteristics of each product or service and the optimal use thereof, the customer shall bear full responsibility for any transactions made without his consent and the commissions and expenses that result from them.

Business Online Banking

Services	Tariffs
Online subscription fees	EGP 150 (one-time)
Monthly fees	EGP 100
Soft tokens	Free
Online Internal Transfers in LCY/FCY	Free
Online External transfers in LCY	Free
Online External transfers in FCY	0.3% Min. USD 15 Max USD 150 + Swift charges (Non-Commercial Only)

AAIB Business Online for ACH Direct Credit Services (Corpay)

Services	Tariffs
Corpay Transfers	Internal Transfers (Within AAIB): EGP 10
	External Transfers in LCY: EGP 10
	Payroll Transfers (Within AAIB): Free
	Payroll Transfers (To Cards): EGP 10
	Transfer to Wallets: EGP 10
	Transfers to National ID (Withdrawal from Post Offices): EGP 10
Hard tokens	USD 50 per user

ACH Direct Debit Services (Collection)

Services	Tariffs
Incoming ACH Direct debit EGP (standing instruction)	EGP 4
Direct Debit Rejected Transactions	EGP 2
Direct Debit Returned Transactions	EGP 5
Mandate issuance fees	EGP 10 per mandate

MT swift message

Services	Tariffs
MT940 download from Business online banking	Free
MT940 sent to other destination	USD 50 per account per month
MT101	Implementation Fees: EGP 2,000 Transaction Fees: Same as transfers in LCY and FCY

Cash Pickup

Cash Pickup	To be determined based on location & amounts
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CPS (Online Governmental Payments)

Services (Excluding e-Finance Charges & VAT)	Tariffs
Taxes	Free
Customs	0.03% Min. EGP 15 Max. EGP 150
Electronic payment Receipt	0.03% Min. EGP 50 Max. EGP 150
Social insurance	0.03% Min. EGP 15 Max. EGP 250
Unified Window	0.03% Min. EGP 30 Max. EGP 500
Insurance payments	0.03% Min. EGP 15 Max. EGP 150
Others (Emergency benefits fund for workers Payment, Insurance for Contracting Operations Payment, Social, Health and Cultural Services Fund payment, ...etc.)	0.03% Min. EGP 15 Max. EGP 150

E-Payment (Governmental Payments through Branches)

Services	Tariffs
Taxes Payment	Free
Customs Payment	0.3% Min. EGP 50 Max. EGP 500
Social Insurance Payment	0.3% Min. EGP 50 Max. EGP 300
Suez Canal Payment	0.3% Min. EGP 50 Max. EGP 300 0.1% Min. USD 10 Max. USD 50
Citizen Payment	Free
Unified Window	0.2% Min. EGP 50 Max. EGP 300
Real Estate Payment	EGP 15
Cashier Payment	Free
GOEIC Payment	0.2% Min. EGP 50 Max. EGP300
Citizen Payment order	Free
Employees Emergency Fund	0.2% Min. EGP 50 Max. EGP 300
Insurance payments	0.2% Min. EGP 50 Max. EGP 300