

MIDBANK Credit Cards Fees, Interest

	Visa Classic Card	Visa Gold Card
Max credit limit	Up to 19,900 EGP	Up to 500,000 EGP
Issuing fees	<ul style="list-style-type: none"> • Primary 150 EGP • Supplementary 75 EGP 	<ul style="list-style-type: none"> • Primary 250 EGP • Supplementary 100 EGP
Renewal fees	<ul style="list-style-type: none"> • Primary 75 EGP • Supplementary 75 EGP 	<ul style="list-style-type: none"> • Primary 200 EGP • Supplementary 100 EGP
Replacement fees	50 EGP	
Card validity period	3 years	
Minimum payment	5%	
Grace period	58 days	
Annual Interest- Purchases	22.20%	
Annual Interest - Cash Withdrawal	22.20%	
Reissue PIN	50 EGP	
Over limit fees	10 EGP	
Late payment fees	20 EGP	
Cash Advance fees: ON / OFF-US domestic	1.5% MIN 15 EGP (Exempt until December 31, 2021)	
Cash Advance fees: OFF-US international	30 EGP + 5.5%	

MIDBANK Credit Cards Usage Parameters

Purchase and Cash Withdrawal	Visa Classic Card (Limit / Number of TRX)	Visa Gold Card (Limit / Number of TRX)
Daily domestic cash withdrawals	10,000 EGP/ 4 transactions	20,000 EGP/ 4 transactions
Daily international cash withdrawals	10,000 EGP/ 5 transactions	20,000 EGP/ 5 transactions
Daily domestic retail purchase	20,000 EGP/ 10 transactions	100,000 EGP/ 10 transactions
Daily international retail purchase	20,000 EGP/ 7 transactions	150,000 EGP/ 7 transactions
Daily online purchase	20,000 EGP/ 5 transactions	50,000 EGP/ 7 transactions
Monthly online purchase	100,000 EGP/ 30 transaction	150,000 EGP/ 50 transaction
Monthly international purchase	20,000 EGP/ 150 transaction	150,000 EGP/ 150 transaction
Monthly international cash withdrawals	20,000 EGP/ 50 transaction	40,000 EGP/ 50 transaction
Monthly transactions limit	100,000 EGP/ 150 transaction	150,000 EGP/ 150 transaction
Daily limit for the number of contactless transactions without the use of the Personal Identification Number (PIN) *	3 transactions (Up to 600 EGP Per Transaction)	
Monthly limit for the number of contactless transactions without the use of the Personal Identification Number (PIN) *	50 transactions (Up to 600 EGP Per Transaction)	

* Contactless transactions above 600 EGP requires Personal Identification Number (PIN)

* The bank has the right to amend the fees and limits from time to time and notify the customer by any of the available notification methods, including publishing on the bank's website.