

Please be advised that National Bank of Egypt has been nominated to issue "Suez Canal Investment Certificates" on behalf the **Egyptian Government**; details of same are as follows:

Issuing Bank	:	National Bank of Egypt
Currency	:	EGP
Tenor	:	5 years
Denomination	:	EGP 10/100/1000 and/or their multiples
Maximum amount	:	<b>EGP 10/100 Certificates:</b> EGP 990 <b>EGP 1000 Certificates:</b> No Ceiling limit
The right of purchasing	:	For Egyptians whether individuals or corporates.
Interest rate	:	<b>EGP 1000 &amp; its multiples:</b> 12% annually to be credited on a quarterly basis. <b>EGP 10/100 &amp; its multiples:</b> Accumulative Interest rate to be paid at the maturity i.e. 5 Years (Certificate amount + 80%) <i>For Example:</i> EGP 10 + 80 % = EGP 18 EGP 100 + 80 % = EGP 180
Redemption	:	<b>EGP 10/100 &amp; its multiples:</b> Not Allowed before its final maturity (5 Years) <b>EGP 1000 &amp; its multiples:</b> Allowed after one year
Borrowing	:	Can borrow with a guarantee of the certificate of EGP 1000 up-to 90% from the redemption amount

## Instruction and Fees for Account Opening in Egypt

Dear Sir/Madam:

Enclosed please find the necessary forms to open an account with the National Bank of Egypt, in Egypt. Please complete all forms prior to your appointment, however, please Do Not Sign Any Of The Forms, as we need to witness your signature.

The Enclosed forms are as follows:

- Account Opening Forms in Arabic and English;
- Customer Information Update Form in Arabic and English;
- Application Form for the new CD (Suez Canal);
- Two Signature cards;
- Power of Attorney Form;
- Statement for Data Disclosure for Individuals:
- W-9 Form (for USA resident) or W-8 Form (for non USA Resident);
- Fund Transfer Form;
- Credit Card Application;
- Debit Card Application (ATM);
- Al Ahly Phone and AL Ahly Net Services Form;
- Update Application Form in Al Ahly Phone or Al Ahly Net.

In addition to the above we require the original as well as a copy of the following:

1. Valid Egyptian Identification Card;
2. Valid Passport (Egyptian or American);
3. Valid two American ID.

Please bring all the aforementioned completed documents including the followings:

Initial Deposit: Cashier or certified Check only

**NO CASH - NO MONEY ORFER - NO PERSONEL CHECK accepted**

Fees*:	Wire Transfer:	\$1 up to - \$1,999.00	\$35.00
		\$2,000.00 - \$4,999.00	\$45.00
		\$5,000.00 - \$9,999.00	\$60.00
		\$10,000.00 & above	\$70.00

Courier: International charges to send documents to Egypt \$70.00

Other: Power of Attorney, Signature Cards, Letter of Instruction Etc.. \$35.00

\* The Suez Canal Fees is still under review.

PLEASE MAKE SURE TO READ AND COMPLY WITH ALL OF THE ABOVE IN ORDER TO OPEN THE ACCOUNT ACCURATELY AND EXPDISIOUSLY.

KINDLY NOTE THAT ACCOUNT OPENING PROCESS INCLUDING ANY OTHER SERVICE RELTATED TO YOUR ACCOUNT(S) IN EGYPT IS BY APPOINTMENT ONLY

**ALL FORMS TO BE DWONLOADED FROM WWW.NBENY.COM**

SHOULD YOU HAVE ANY QUESTIONS OR TO SCHEDULE AN APPOINTMENT PLEASE CONTACT US AS FOLLOWS:  
212-326-8104, 212-326-8141, 212-326-8114 ,212-326-8225 or 212-326-8067 ----- E-mail: info@nbeny.com

Please find hereunder the procedures needed to purchase such certificate by our client:

- Egyptian customers fill the attached purchase applications to be sent as a soft copy to the **Central Transfers Unit** e-mail ([CTU.Incoming@nbe.com.eg](mailto:CTU.Incoming@nbe.com.eg))
- In case the customer does not maintain an A/C with us, he/she is requesting to:
  1. Download and fill the account opening forms, instruction is attached;
  2. Upon receiving the A/M documents, NBE will open an account in the name of the customer dedicated to said certificate and issue a DEBIT CARD free of charges .
- The payment orders which will be sent according to the request of our clients should indicate the purpose of transfer i.e. "*Suez Canal Investment Certificates*"
- The original of said **Certificates** as well as **DEBIT CARDS** will be kept at our branches upon customers presentation according to the his/her instructions unless chosen to be sent to NBENY and delivered to the customer.

