

Current price list of products and services of the bank starting 1st june 2023

Complimentary Products and Services

CASH OPERATIONS

ACCOUNT OPENING

- Account opening

ACCOUNT MAINTENANCE

- chequebook issuance
- Savings book issuance
- Salary domiciliation
- Account management fees
- Change of account ID information
- Reporting the loss or theft of a savings book

ACCOUNT CLOSURE

- Closing an account

DEPOSITS / WITHDRAWALS

DEPOSITS

- Cash deposit in your branch or a different branch

WITHDRAWALS

- Withdrawal by normal cheque at the same branch
- Withdrawal from a savings book at the same branch
- Withdrawal from a savings book at another branch: less than MAD 2000

CASH EXCHANGE

- Exchange of banknotes and coins

TRANSACTIONS RELATED TO PAYMENT METHODS

TRANSFERS / PROVISION OF FUNDS

- Inter-branch and intra-branch transfers
- Intra-branch recurring transfers
- Domestic transfers received
- Provision of funds received
- Direct debit fees
- Direct debit complaint or dispute fee

REMOTE BANKING

- Attijarinet and Attijari mobile for individuals

ELECTRONIC BANKING / ATM

- Attijariwafa bank ATM withdrawal
- Viewing of the account balance

- Editing of a statement with the last 10 transactions
- Replacement of the defective card not used
- Reset of the confidential code
- Cash deposit on ATM
- Wajda card reload on ATM
- PIN code change
- Telephone bill payment
- Telephone top-up

COMPLIMENTARY SERVICES

FOR INDIVIDUALS AND MOROCCANS LIVING ABROAD

- Reporting the loss or theft of a card
- Rejection of cheque for irregularity of form
- Reporting the loss or theft of a cheque
- Attijarinet and Attijari mobile

Paid Products and Services

Product/Service	Fee
-----------------	-----

OPERATING THE ACCOUNT

OPENING, OPERATION AND CLOSING OF ACCOUNTS

- Account maintenance fees
 - Current Account MAD 30 / month
 - Free up to 3 users
 - Cheque account for Moroccans of the world MAD 150 / month
 - Convertible dirham account MAD 45 / quarter for accounts with an average balance <MAD 50 K
- Account opening and management fees in convertible dirhams
 - Flat MAD 1,000 excl. tax
 - Checking account statement fee Cash rate with a min of MAD 20
 - Succession 1 % with min MAD 250 and max MAD 3000
 - Garnishment MAD 500
 - Third party notice (ATD) MAD 500

WITHDRAWALS

- Withdrawals
 - Withdrawal without a chequebook at the same branch MAD 17* / withdrawal
 - Withdrawal by normal cheque at another branch MAD 30
 - Withdrawal from a savings book at another branch MAD 30 (withdrawal of more than MAD 2,000)

TRANSFERS

Express Cash Provision

- MAD 0-1 000 MAD 37
- MAD 1 000 - 3 000 MAD 47
- MAD 3 000 - 5 000 MAD 57
- MAD 5 000 - 10 000 MAD 67
- MAD 10 000 - 30 000 0.67% of the amount

Transfers / Provision of Funds

- Transfer made to an out-of-network bank MAD 22* / beneficiary
- SRBN Transfer issued MAD 150
- Issuance of a provision of funds (Bank client) MAD 30
- Direct debit MAD 10 for the debited party as agreed for the company

- Transfer of CNSS contributions MAD 30 / slip

Transfers issued and initiated out-of-network

- Attijariwafa bank recurring transfer order MAD 10
- Attijariwafa bank one-time transfers MAD 15
- Out-of-network recurring transfer order MAD 30
- Out-of-network recurring transfer order MAD 45

Provision of funds initiated out-of-network

- Provision of funds at your branch MAD 30
- Provision of funds at another branch MAD 30
- Recurring provision of funds MAD 30

OPERATIONS RELATED TO STANDARDIZED INSTRUMENTS AND BILLS OF EXCHANGE (PRICE EXCLUDING TAXES)

- Discounting bills / SBE MAD 11* / amount
- Bill / SBE payment } MAD 25 / amount
- Bill / SBE collection } MAD 35 / amount
- Unpaid bills/SBE } Complementary
- Rejected Bill / SBE } MAD 110* / report
- Report to payment incident department MAD 50 / amount
- Check / SBE claim } Booklet of 10: MAD 20
- Bill / SBE stop payment order } Booklet of 25: MAD 30
- Issuance of SBE } Booklet of 50: MAD 50
- Booklet of 100: MAD 100
- Booklet of 5: SBE MAD 5 / SBE

Stamp duty on SBE payment

OPERATIONS RELATED TO CHEQUES (PRICE EXCLUDING TAXES)

- Presentment of cheques for payment MAD 8 / cheque with a maximum of MAD 50 / discount
- Immediate credit or discounting of cheques MAD 15 / cheque
- Unpaid/returned cheque, cashed by the assignor MAD 25
- Rejection of a cheque for reasons other than irregularity of form MAD 50 / cheque amount
- Stop payment order MAD 50 / amount
- Report to the service of payment incidents MAD 110 / report
- Issuance of a bank cheque MAD 25 / cheque
- Cancellation of a bank cheque MAD 25 / cheque
- Cheque certification MAD 30 / cheque
- Cancellation of a stop payment order MAD 25 / cheque

OPERATIONS RELATED TO CHEQUE LETTERS(PRICE EXCLUDING TAXES)

- Issuance of a cheque letter MAD 2,50 incl. tax / cheque letter

CREDITS BY DISBURSEMENT

CREDITS BY DISBURSEMENTS (PRICE EXCLUDING TAXES)

- Application fee (formal authorization) SME/large enterprise 0.1% of the amount, min MAD 5 000 max MAD 15 000
- Fees for Temporary Authorizations (TA) MAD 250/application
- Management fee 0.1% of the amount, min MAD 5 000 max MAD 15 000
- Credit for real estate development 0.2% min MAD 25 000 max MAD 250 000

Average rate of Treasury Bills: According to maturity maturity
Margin: Maximum authorized by Bank Al Maghrib

CREDITS BY SIGNATURE

Administrative guarantees

- Provisional duty bond } 2% /year of the amount of the deposit
- Final bond } with min MAD 20
- Advance payment bond } + issuance fee MAD 50 / bond
- Retention bond }

Customs bonds

- Customs bonds } 2% /year of the amount of the deposit
- Customs duty bill } with min MAD 20
- Temporary admission } + issuance fee MAD 50 / bond
- Temporary import }
- Temporary export }
- Storage warehouse }
- Bond note }

Other bonds

- Comfort letter } 2% /year of the amount of the deposit
- Bond in dirhams } with min MAD 20
- Bond in foreign currencies } + issuance fee MAD 50 / bond
- Miscellaneous bonds }

CREDITS TO INDIVIDUALS / PROFESSIONALS / MRA

- Consumer loans
- Interest rate Based on current rates
- Application fee 1.5% of the amount disbursed min MAD 500 max MAD 5000

SALAF Express credits

- Interest rate Based on current rates
- Application fee According to the pricing Agreement

- Free of charge for contracted civil servants
- MAD 300 non-contracted civil servants
- MAD 350 for an amount of less than MAD 30 000
- MAD 500 for an amount between MAD 30 000 and MAD 100 000
- and 0.5% (min MAD 500) for an amount above MAD 100 000

Real estate loans

- Interest rate Based on current rates
- Application fee 0.1% min MAD 1 000 - max MAD 4 000

Loan review committee

- Formal authorizations (AF) SME/L/E: 0.1% (excl. tax) of the authorized amount min MAD 5 000 - max MAD 15 000
- VSE/MRA/Ind: MAD 10 / transaction
- 1% (excl. tax) of the authorized amount min MAD 500 - max MAD 5 000
- MAD 250 / TA
- Overdraft fee Markup of 2 points over the bank statement rate

MT loans

- Application fees 1.5% of the amount disbursed min MAD 500 max MAD 5 000
- Commitment fee 1% of the amount used

Other loans for individuals

- Account debit
- Rasmali
- Bidaya
- Machari Bilal Houdoud
- machroue.com
- Management fees
- Overdraft confirmation

MISCELLANEOUS PRODUCTS AND SERVICES

MISCELLANEOUS SERVICES

- Issuance of copies of interest charts (upon request) MAD 100 / quarter
- Issuance of duplicate or photocopy of document or cheque / SBE < 1 year = MAD 25 / document
- Issuance of transaction notices at the branch > 1 year = MAD 50 / document
- Issuance of an account extract or statement at the branch MAD 10 / transaction
- Letter postage MAD 10
- Registered letter fees MAD 10
- Letter postage for international transactions MAD 12
- DIHL fees based on the rates
- Statement of secured account MAD 5
- Issuance of (banking, tax and other) certificates MAD 150 / Certificate of Financial Capacity
- Issuance of certificates for auditors MAD 100 for the others
- Dunning letter fee MAD 200
- Formal notice fees "Lawyer" Cost of letter postage
- Formal notice fees "Lawyer / Bailiff" MAD 25 excl. tax + letter postage
- Dunning letter for bond discharge MAD 20
- Safe deposit box rental MAD 500 / year
- "Small" Compartment MAD 1 000 / year
- "Medium" Compartment MAD 1 500 / year
- "Large" Compartment" MAD 300
- Issuance of discharge MAD 23 incl. tax until January 31
- Payment of the vehicle tax at the counter

Product/Service	Fee
-----------------	-----

REMOTE BANKING

- Collection and/or delivery of money or securities
- Collection and/or delivery of securities
- Attijarinet
- AttijarEntreprises / Attijari CIB
- Adding a user online
- Infoplus
- Sumroi
- Basic offer
- Complementary offer
- Provision of funds on ATM: MAD 100 - 500
- MAD 600 - 1000
- MAD 1100 - 2000
- Bulk transfers in branch

- Bulk automatic transfers

- Bulk withdrawals
- Corporate ATM
- SWIFT MT 940
- Attijari- intra-group cash pooling
- Attijari- intra-company cash pooling

- Bank alerts

- Docnet (bank documents)

- International operations
- Telepayment of CNSS contributions
- Tax telepayment

- Attijari-Encaisses Pro

- Attijari-Encaisses Valeur
- Attijari-Bulk Transfer
- Cash Management - bulk transaction options
- Attijari-Paypal

ELECTRONIC BANKING

Card subscription

- Fayda Card
- Mizane Card
- Rihla Card
- Aisance Card
- Aisance Plus Card
- Aisance theme card
- L bankalk theme card (standard)
- L bankalk Gold Card
- Espace Card
- Premier Local and International Card
- Premier International Cards (Foreign currency account)
- Offer 1
- Offer 2
- Offer 3
- Platinum Card
- Platinum International Card
- Gold Local and Gold International
- World Access Card
- Master Card International
- Web Pay
- Wajda Prepaid Cards
- Wajda Ma Kart
- Wajda Ambition
- Wajda Genérique
- Wajda Pour L
- Wajda Kado
- Wajda Bila Houdoud

Cartes Très Petites Entreprises et Auto-entrepreneurs

- Rasmali Corporate Card
- Rasmali Travel Card
- Rasmali Self-Entrepreneur Card
- Rasmali Confort Card
- Rasmali Gold International Card
- Rasmali Premier International Card
- Sahla Card
- Loading by cash payment in agency
- Unloading by cash withdrawal in agency
- Replacement of a Sahla card after first use - Loading the Sahla card (banking - Mobile)

Corporate Cards

- Business
- Business Travel
- Corporate
- Platinum Business Card
- Masarril Card

- RatiB- Card

- PayTec Card
- Energy Card
- Insurance Unlocking Card
- Resto Card

Multi-channel bill, tax and fee payment

ATM Transaction

- Out-of-network ATM fee
- Automatic cash express on ATM: MAD 100 - 500
- MAD 600 - 1000
- MAD 1100 - 2000

Miscellaneous card-related services

- Replacement fee for a defective card already in use
- Loading by cash deposit in branch
- Unloading by cash withdrawal in branch
- Replacement of a WAJDA card after first use
- Search for ATM withdrawal claim
- Card top-up (internet, mobile)

INVESTMENTS

SECURITIES & STOCK EXCHANGE

Custody fees

- For financial instruments

Stock exchange fees

Settlement / delivery fees for listed shares and securities

(1) stock exchange tax 0.10

(2) brokerage commission 0.60% (ISD8)

• Settlement / delivery fees for listed shares and securities

(1) stock exchange tax 0.082%

(2) brokerage fee: 0% (ISD8)

UCITS operations

- Individuals / Professionals
- Attijari Monétaire Plus / Monétaire Jour
- Attijari Obligations
- Attijari Diversifié
- Attijari Sélection
- Attijari Al Moucharaka
- Attijari Actions
- Corporate
- Attijari Trésorerie
- Attijari Liquidité
- Attijari Sécurité

Product/Service	Fee
-----------------	-----

Deposit rates

- Term accounts and savings notes
- Resident customers
 - 3 months 1.25 %
 - 6 months 1.50 %
 - 12 months 1.75 %
 - 24 months 1.75 %
- Non-resident customers (IMRA)
 - 3 months 1.75 %
 - 6 months 2 %
 - 12 months 2.25 %
 - 24 months 2.25 %
- Checking account Annual interest rate = weighted average rate of 52-week Treasury Bills issued by auction during the preceding six-month period, less 50 basis points

Value dates:
Deposit = end of the two-week period following the deposit date
Withdrawal = beginning of the two-week period preceding the withdrawal date
Interest paid at the end of the quarter: value at the end of the quarter

Securities operations

- Dividend distribution fee in Morocco 2% based on the coupon value
- Dividend distribution fee outside Morocco 2% based on the coupon value + corresponding fees calculated on the coupon value
- Subscription to a capital increase in cash transaction day value 2% min MAD 20 per transaction calculated on the subscription amount, closing day value
- Repayment of securities Complementary 3% min MAD 20 per transaction, calculated on the last price
- Subscription to a capital increase by allocation Transaction day value
- Securities transfer to another institution in Morocco 0.20% min MAD 20 calculated based on the value of the portfolio to be transferred at the last price:
 - stock exchange price for listed securities
 - nominal value for unlisted securities
- Securities transfer abroad 0.20% min MAD 20 calculated based on the value of the portfolio to be transferred at the last price:
 - stock exchange price for listed securities
 - nominal value for unlisted securities and foreign correspondent bank fees
- Securities exchange 3% min MAD 20 per transaction calculated on the security value, Transaction date value

INTERNATIONAL OPERATIONS

IMPORT OPERATIONS

Domiciliation of import securities

- Import certificate or IPR MAD 100 / security (excluding stamp duties)
- Pre-domiciliation MAD 50 of stamp duty
- Domiciliation

Documentary credit (imports)

- Opening 2.50 ‰ the first month
- Letter postage 1.50 ‰ the following months (min MAD 300)
- SWIFT MAD 12
- Irrevocability MAD 300
- Application fee 2.50 ‰ flat (min MAD 200)
- Modifications for the purpose of increasing the amount and/or extending the term MAD 12
- Opening fee 2.50 ‰ the first month
- Irrevocability fee 1.50 ‰ the following months (min MAD 300)
- Letter postage 1.50 ‰ the first month
- SWIFT MAD 12
- Modifications to other elements of the documentary credit MAD 300
- Sight documents MAD 200 / modification
- Execution fee 1.50 ‰ (min MAD 200)
- Transfer fee 1.25% (min MAD 100)
- Documents against acceptance 1.50 ‰ (min MAD 200)
- Acceptance or deferred payment fee 2% per year (min MAD 200)
- Transfer fee 1.25% (min MAD 100)
- Jedging fees MAD 50
- SWIFT MAD 12
- Reimbursement SWIFT MAD 25

Documentary collection (imports)

- Acceptance fee 1 ‰ (min MAD 250)
- Collection fee 2 ‰ (min MAD 250)
- Transfer fee 1.50 ‰ (min MAD 150)
- Unpaid/returned presentment (costs to be paid by the correspondent) 1.50 ‰ (min MAD 500 - max MAD 1 000)
- Service fee MAD 35
- SWIFT MAD 75
- Mailing fee MAD 24
- Payment of import invoices 1.50 ‰ (min MAD 100)
- Transfer fee MAD 12
- Service fee
- Simple presentment of bills of exchange received from abroad 2 ‰ (min MAD 250)
- Transfer fee 1.50 ‰ (min MAD 150)
- SWIFT MAD 25
- Mailing costs MAD 24
- Unpaid bills of exchange (costs to be paid by the correspondent) 1.5 ‰ (min MAD 500)
- Simple Presentment of cheques for payment and bills of exchange drawn abroad 2 ‰ (min MAD 250)
- Presentment of cheques for payment 2 ‰ (min MAD 250)
- Presentment of (accepted) bills of bills of exchange 1.50 ‰ (min MAD 150)
- Transfer fee MAD 35
- Service fee MAD 75
- SWIFT MAD 24
- Mailing fee
- Transfer fee 1.50 ‰ (min MAD 100)
- Unpaid returned cheques 1% (min MAD 50 - max MAD 250)
- Unpaid returned bills 1.5% (min MAD 500 - max MAD 1000)

EXPORT OPERATIONS

Documentary credit (exports)

- Insurance notification 1.5% (min MAD 500)
- Confirmation by acceptance or deferred payment Consult us
- Amendment to increase the amount and/or timelines 1.5 % (min MAD 250)
- Notification Consult us
- Confirmation by acceptance or deferred payment 300 DH
- Modifications to other elements of the documentary credit 1.5 % (min MAD 300)
- Execution fee 1.25 % (min MAD 100)
- Transfer fee 2% per day (min MAD 300)
- Acceptance or deferred payment MAD 35
- Service fee MAD 75
- SWIFT 1.25 % flat (min MAD 500)
- Transferable letter of credit
- This pricing applies to traditional Documentary Credit as well as to Stand By Letters of Credit
- Documentary collection (exports)
- Presentment for payment (on demand or on acceptance) 1.5% (min MAD 250)
- Transfer fee by account credit 1.25 % (min MAD 150)
- Unpaid returned presentments 1.5 % (min MAD 250)
- Advice of late MAD 75 / SWIFT message
- Service fee MAD 35
- Mail MAD 24

FOREIGN GUARANTEES AND BONDS

- Delivery charges outside Casablanca MAD 500
- Modification fees MAD 300
- Counter-guarantees issued by Attijariwafa bank
- Issuance fee 2% per year to be deducted at the end of each month with a minimum of MAD 500/month + correspondent's fees passed on in the same way in case of confirmation by the foreign correspondent.
- Modification fee "If there is an increase in the amount and/or period: calculate the additional fee to be claimed according to the same terms as the issuance but with a minimum of MAD 300"
- "If modification of other bond terms: a flat fee of MAD 300
- Flat MAD 2000
- 1,50% (min 100 DH)
- MAD 100
- Flat MAD 2 000
- 1,50% (min MAD 150)
- Transfer fee in the event the guarantee is called Flat MAD 1500 for disbursement
- Application fee Flat MAD 300 for signature

Non-binding guarantees of Attijariwafa bank

- Application fee Flat MAD 500
- Call on the guarantee fee Flat MAD 2 000
- Transfer fee 1,50% (min MAD 150)
- Guarantee fee
- Payment fee 2% per year
- Application fee 1,50% (min MAD 100)
- Other foreign currency guarantee transactions Complementary
- Guarantee fee 2% per year (1 month min MAD 250)
- Application fee Complementary

Foreign currency financing

- Financing in foreign currencies
- Application fee Current rate
- SWIFT fees Complementary

Foreign currency transfers

- By account debit 1.5 % (min MAD 150)
- Letter postage MAD 12
- SWIFT MAD 75
- Transfers received from abroad
- Credited to the account 1.25% (min MAD 100)
- Reparation fee on account in: MAD, Currency, in convertible MAD 1.25% (min MAD 150)
- Service fees Complementary
- Letter postage MAD 12

Collection of foreign currency cheques

- Commission on collection 1% (min MAD 25)
- Service fee MAD 35
- Transfer fee 1.25% (min MAD 150)
- Unpaid returned cheque MAD 100
- Letter postage MAD 24

Cheques issued in foreign currencies

- By account debit 1,5% (min MAD 150)
- Letter postage MAD 12
- SWIFT MAD 75
- CONTACT
- The correspondent's costs are charged at the same rate

Value dates

- Transactions
- Cash deposit D+1
- Withdrawal D+1
- Cheque payment D-1
- Presentment of AWB cheque D+1 (D date of presentation)
- Out-of-network cheque presentment D+2 (D date of presentation)
- Transfer received by direct debit D
- Transfer received from AWB or out-of-network bank D+1