

Key Fact Statement

ALEXBANK MEEZA Cards

Information about the Bank

ALEXBANK - Intesa Sanpaolo S.P.A.
Head office: 49 Kasr ElNile Street – Down Town - Cairo - Egypt
Tel.: 19033 for Mass customers / 19044 for Magnifica & Private customers
Website: www.alexbank.com

Brief About Meeza Card

Meeza Prepaid Card: It`s payment card, which can be charged by clients. Meeza Prepaid card can be used for internet transactions, POS transactions at retailers / governmental entities and cash withdrawal transactions from the card`s available balance. (Which will be referred later as card or Meeza card)

Card Features

- Pay your governmental transactions, bills, your local purchases and Cashwithdrawal more easily
- Don't give your card to the merchant, use the contactless feature to pay any transaction up to EGP 600 with just a tap on Point of sale machine available at the retailers or governmental entities and without the need to enter your PIN code
- All Card transactions are conducted in Egyptian Pounds inside Egypt only for purchase transaction or online transactions or purchase transaction on website accepting Meeza cards
- Reload the card and withdraw cash from any ALEXBANK ATM for free
- Enjoy "Fawry" services on all ALEXBANK ATMs
- Meeza Prepaid cards are printed and available in ALEXBANK branches
- Card is issued without cardholder name
- Card can be issued without opening bank account
- You can load Mahfazty Wallet using Meeza cards
- Visit the nearest branch to get your card
- Get up to two Meeza Prepaid cards
- 24/7 Contact Center to help you when you are inside Egypt or abroad

Target customer

- ALEXBANK and non ALEXBANK Clients
- Available for Egyptian and Foreigners
- Micro-Finance clients

How to Apply?

- Visit the nearest branch to get your card
- National ID or Passport (in case foreigner client) is needed
- Sign Meeza Prepaid card Application Form

Card Activation

- Card is activated after setting PIN Code
- PIN code is created through ALEXBANK ATMs
- Load your card from any ALEXBANK ATM

Card Usage Limits

	Individuals	Micro- Finance Clients
Daily Limit for Purchase transactions	EGP 30,000	EGP 50,000
Daily limit for Cash Withdrawal	EGP 20,000	EGP 50,000
Daily Limit for Deposit	EGP 20,000	EGP 50,000
Maximum Amount for Loading	EGP 50,000	EGP 50,000

Daily Transaction count	
Purchase transactions	25
Cash Withdrawal	25
E-commerce	25

Card Usage Limits

	Fees
Issuance Fees	EGP 20 but currently waived as per CBE Initiative
Renewal Fees	Free
Replacement Fees	No card replacement – New card is issued from branch
Cash Withdrawal Fees from non-Alexbank ATM	EGP 10 but currently waived as per CBE Initiative

You Need to Know

1. In the case the card was replaced because the card was lost or stolen card; the cardholder should visit the nearest branch to get new card. Card issuance fees will be applied.
2. Payments through vague and / or unsecured websites, will lead to penetrating customer card.
3. Protecting cards and the information related is cardholder responsibility, make sure to not sharing with persons to avoid the risks related thereto.
4. If the PIN is entered incorrectly 3 times in a row, The Bank shall have the right to withdraw or suspend the Card at the sole discretion of the Bank. Cardholder should contact call center to reset the password.
5. All online transactions used by the Card are the responsibility of the Cardholder individually and without any liability to the Bank
6. No Supplementary cards are issued for Meeza Prepaid Cards
7. Issuance fees is deducted after the first cash load via ALEXBANK ATMs

Loss, theft, misappropriation, fraud or unauthorized use and Suspension of the card

1. In case of losing the card or being stolen, client should contact immediately bank call center then should visit the nearest branch to get a new card. The balance will be transferred to new card after the branch validates the card cancellation.
2. In case of losing the card or being stolen or customer suspects an ambiguous transaction; please contact immediately bank call center on 19033 for Mass customers & 19044 for Magnifica & Private customers.
3. Customer shall bear any amount generating from the use of the Card before the date of reporting card loss/theft and the suspension of the card
4. In case of finding the Card, Cardholder is prohibited from using it
5. Cardholder should not disclose the PIN to any other person.
6. It's prohibited to use the card in any unlawful purpose, including goods or services prohibited under local / external laws and regulations enforce in any place where the cardholder is present.
7. The Bank may suspend use of Meeza Prepaid card at any time that linked to the security of the card or suspicion of fraudulent or unauthorized use or for any other reason at bank discretion.

Request for rectification or dispute of payment transactions

Please contact bank call center on 19033 for Mass customers & 19044 for Magnifica & Private customers and don't miss the transaction recite in the event of:

- transactions carried out incorrectly;
- failed execution of a transaction;
- System malfunctions during the transaction in which an amount was withdrawal.

Card Cancellation

1. Through Contact Center 19033 for Mass customers & 19044 for Magnifica & Private customers.
2. Cardholder should withdraw the card balance before requesting card cancellation

Complaints

For further information or complaints, you can:

- Call 19033 for Mass customers & 19044 for Magnifica & Private customers 24hours/7 days a week
- Send e-mail to customer_Support@alexbank.com
- Filling the opinion form available in ALEXBANK's branches
- In case the customer has any complaint, he/she must contact the bank contact center 19033 for Mass customers & 19044 for Magnifica & Private customers or visiting the nearest branch or visit customer protection office, where Bank is committed to reply on customer complaint within 15 working days from the date of receipt except for complaints related to transactions with external entities in which the customer is notified with the period required for complaint perusal. If the customer does not accept bank reply, he/she should notify the bank in writing within a period not exceeding 15 working days from the date of receiving bank reply with inclusion of the justifications for customer refusal; for the bank to review and re-investigate the complaint once again, where final bank reply should be within 15 working days accompanied by clear and appropriate justifications especially if the reply does not change. At any case, the customer shouldn't refer to the CBE before submitting his/her complaint to ALEXBANK and does not receive a feedback on his complaint within the aforesaid periods
- If the customer objection is not proven to be correct; the customer is obligated to bear complaint examination expenses, which are collected from card balance for "Meeza" Operating company. In case of the correctness of the customer objection, the amount will be directly credited to the customer's account

Terms and Conditions

1. The card is issued to cardholder entirely upon his request and the bank shall bear no liability whatsoever for.
2. In case of any changes that will occur on the announced fees, expenses, commissions, terms and conditions, product feature, the bank will inform the cardholder in advance prior to applying the said changes using the available channels in the Bank within a suitable timeframe; if the cardholder continue to use said product / service after the notification, then it will be considered as an approval from his side on these changes
3. The Card shall be valid from the date of its issuance until the expiry date stated.
4. The cardholder shall be fully and unconditionally liable to the Bank for any expenses and obligations due to use of the card as well as consequences arising out of losing or misusing the card.
5. The Bank shall be entitled, without approaching the Client, to automatically deduct any amount previously added to the account by mistake
6. The Bank shall not be liable for any loss or damage arising directly or indirectly from any misuse or malfunction of the Card, POS Machine or ATM due to an error by the cardholder, temporarily insufficient funds in such Machines or for any other reasons. In case of Cashwithdrawal, if the card holder does not withdraw all or part of the requested amount from the ATM within the specified period of time to show the amount in the intended place and the amount is withdrawn back to the ATM, then the Bank will not be liable for re-entry of the amount on the account unless after making inventory of the ATM cassette. Accordingly, the Bank's records of cash withdrawals shall be conclusive and binding in all cases
7. The cardholder shall comply with instructions made by payment institutions and as amended and altered by the relevant entity from time to time as an integral part of the card holder's obligations set out in this Application as published on the bank or payment institution website or through SMS.
8. The cardholder shall be liable to all transactions made using the Card or made online with no liability by the Bank.
9. The Bank may, at any time and with or without a prior notice, terminate this Agreement entered with the cardholder by canceling the card with or without specifying the reason after notifying the cardholder in writing. However, the Bank shall, as soon as possible, refund the remaining balance in the card at the time of the termination of the agreement
10. The Bank shall notify cardholders in the event of service suspension due to predetermined maintenance through the possible channels for example (Website, SMS, Social Media platformsetc).
11. The Card shall not be used for any illegal purpose, including purchase of goods and services prohibited under applicable laws in any place in which the cardholder exists
12. The card is valid for two years from the issuance date and until being automatically renewed. If the cardholder is willing to have another card after being expired, then the cardholder must present a new application to the Bank.