

## Terms and Conditions of Meeza Pre-paid Card:

- The card holder shall update information of Account Opening Form / Prepaid Card Application as well as documents periodically presented each three years at most or when there are other reasons for that.
- The Bank is entitled to request the Client to update his/her information based on available information held by the Bank as it deems appropriate. In case of failure to do so by the Client, the Bank is entitled to take the necessary actions according to applicable policy in ALEXBANK.
- Cash withdrawal shall be within the limits of the amounts available in the card balance via ATMs of the Bank or other local or international banks accepting issuers of the card.
- All Card transactions shall be charged on the card account in Egyptian Pounds. As for foreign currency transactions, they shall be charged on the card account after converting them to the Egyptian pound equivalent at the exchange rate determined, from time to time, by the Bank with margin on foreign exchange rates according to market changes.
- The Bank shall not be liable to any rejection of the card by any store / company / business institution / facility or to any defect in goods or services purchased by the card. Any lawsuit brought by the card holder against the business institution shall not be a claim against the Bank. Furthermore, the Bank will only add any refund amount to the card balance account after receiving an addition proof properly furnished by the business institution.
- The Bank shall not be liable to any differences or disputes arising out between the card holder and the dealer regarding goods and services obtained by card. Moreover, the Bank shall not be a party to such relationships.
- The card holder shall be fully and unconditionally liable before 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.
- The card holder shall protect the card against theft or loss. Moreover, the card holder shall not disclose the PIN to the other. In the event that the card is lost or stolen, the card holder shall immediately notify the bank by contacting ALEXBANK Call Center on 19033. Moreover, the Client shall be liable to any amount incurred due to using the card prior to the date on which the Bank is notified thereof and the card being locally / internationally suspended. If the card is found, then the client shall not use such card and shall destroy it.
- In order to request cancellation of the card, the card holder shall contact ALEXBANK Call Center on 19033.
- The Bank shall be entitled, without approaching the Client, to automatically deduct any amount previously added to the account by mistake.
- 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 card holder, temporarily insufficient funds in such Machines or for any other reasons. In case of cash withdrawal, 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 discount on the account unless after making inventory of the ATM cassette with no objection by the card holder. Accordingly, the Bank's records of cash withdrawals shall be conclusive and binding in all cases.
- The card holder 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.
- The card holder shall be liable to all transactions made using the Card or made online with no liability by the Bank.
- The Bank may, at any time and with or without a prior notice, terminate this Agreement entered into with the card holder by canceling the card with or without specifying the reason. However, the Bank shall, as soon as possible, refund the remaining balance in the card at the time of the termination of the agreement.
- The Bank shall notify Clients in the event of service suspension due to predetermined maintenance.
- 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 card holder exists.
- In the event that the Client is a blind or disabled person who cannot sign, or is uneducated, then one of his/her relatives or any person selected by him/her shall attend to sign the card application as a consensual assistant.
- The Bank shall have the absolute right to accept or reject any transaction related to use of the card without giving any reasons.
- The card is valid for two years from the issuance date and until being automatically renewed. If the Client is willing to have another card after being expired, then the client must present a new application to the Bank.
- The Client authorizes ALEXBANK or its authorized delegates or representatives to disclose and circulate the data related to the account of the former with the Bank to entities, banks and parent companies and affiliates of ALEXBANK and to all regulatory authorities, with respect to certain services and banking transactions and dealing with their providers (such as MasterCard International, or any institutions issuing cards, mailing services of account statements, e-banking, ... etc.) Moreover, the Client authorizes the Bank to disclose some of its information, as required for the performance of such services, to the bodies it deals with, as well as the specific cases for accounts data disclosure in accordance with the Egyptian law.
- The Client finally and irrevocably authorizes the Bank to inquire about the client, his/her transactions and related parties, at banks in Egypt and abroad; and to exchange any information about him/her, or his/her transactions and accounts at the Bank with such entities and authorities the Bank deems necessary in this regard. This shall also be the case when legal procedures are taken, pursuant to the Egyptian laws in force and as instructed by the Central Bank of Egypt (CBE) and the parent company of the Bank. Furthermore, the client authorizes the Bank to provide such information to third parties in order to efficiently complete the Bank's works and provide the Bank's clients with premium quality in the framework of the third party's permanent commitment to maintain the confidentiality of such data and information.
- The Client gives the Bank a final and irrevocable authorization to implement some of its instructions by means of telephone calls or any other means. The Bank shall also be authorized to record and depend on such calls. Besides, the Bank is entitled to use telephone calls, e-mail and other means to update the data or activate the card or any of other services. They shall have full authority as to evidencing and may not be objected by the Client whether currently or in the future.
- Any notification, request or correspondence shall be sent to the Client at his/her address set out in the Bank's records. All correspondences of the Bank shall be deemed as delivered to the Client upon sending them by SMS, regular or electronic mail to the last address stated in this Application. Such correspondences shall be an evidence against the Client. When the Client's address or mobile number stated in the Bank's records is changed, the Client shall immediately notify the Bank in writing thereof.
- In the event of any complaint by the Client, ALEXBANK Call Center shall be immediately contacted on 19033 or the nearest branch of the Bank shall be visited. The Client's complaint will be answered within 10 business days.
- In the event of any disputes on financial transactions or complaints by card users, ALEXBANK Call Center shall be immediately contacted on 19033, provided that the disputed transaction period does not exceed 120 business days.
- I authorize the Bank to disclose the required data and information and deduct and transfer any amounts to the US entity charged with collecting taxes as to US Clients and other foreign nationalities, if any agreements obliging the Egyptian banks thereof are signed.
- The Bank is entitled to set / amend the maximum limits of the single transaction value as well as number and value of daily, weekly or monthly transactions, whether they are local or international. The Bank is also entitled to set number and values of top up amounts.
- This Agreement shall be governed by Laws of the Arab Republic of Egypt and the competent courts of various levels and types in Cairo shall have exclusive jurisdiction over any dispute which may arise concerning the interpretation or implementation of this Agreement.
- This agreement is made in Arabic and English, in case there is any discrepancy between the texts written in Arabic and English languages, the parties hereto agree that the Arabic text shall prevail.

عالم حقيقي من الفرص

 **ALEXBANK** | بنك الإسكندرية

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