

Key Fact Statement

ALEXBANK Credit Cards

Information about the Bank

ALEXBANK - Intesa Sanpaolo S.p.A.


Head office: 49 Kasr EINile Street - Down Town - Cairo - Egypt

Tel.: 19033 for Mass customers / 19044 for Magnifica & Private customers

Website: www.alexbank.com

Credit Cards Features

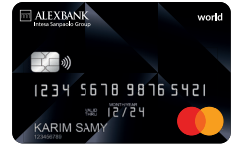
Generic Convenience Benefits - Valid for all card types

- Make everyday purchases quickly and safely with just a tap using your ALEXBANK contactless-enabled credit card 
- Global Acceptance use your card anywhere inside & outside Egypt or Online
- Cash withdrawal from more than 429 ALEXBANK ATMs
- Pay your credit card in more than 101 ALEXBANK cash acceptance ATMs with no fees
- Free credit life insurance on your card outstanding balance in case of death
- Free SMS service on all your purchase transactions
- 24/7 Contact Center to help you when you are inside Egypt or abroad
- Ability to issue supplementary cards as per customer request, relative from first degree only (The Minimum age to issue supplementary cards is 16 years old)
- Experience an exclusive world of discounts "Inside Egypt" using your card through ALEXPOINTS
- Benefit from our "Installment programs" that are designed to suit all your needs Installments
- Internet banking and mobile banking application that enable you to review your bank account balance & all your transaction details.
- "Ma7fazty" application that allows you to pay all your bills, re-charge your mobile, send money to anyone from your account directly without any hassle
- "Fawry" services on all ALEXBANK ATMs
- 3D Secure Service, experience ultimate protection on your online transactions when shopping with your card through sending One Time Password (OTP) to your registered mobile number

World Credit Card

Credit limit from EGP 250,000 up to:

- Unsecured: EGP 750,000
- Secured: EGP 3,000,000
- 100% Cash advance of total credit card limit, so you can use your total card limit in purchase or as cash advance
- Earn 4 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime
- Please visit <https://www.priceless.com/benefits-mea> to access updated offers and know more about terms & conditions



Travel Benefits

- Download the Mastercard Travel Pass app to enjoy accessing over 1,200 complimentary airport lounges powered by DragonPass
- Rent a Car, hassle free. faster returns, discounts and class upgrades with Hertz Gold Plus Rewards
- Cleartip Airline Discounts up to 10% on any international roundtrip airfare
- Enjoy up to 35% off your next rental when you book with Avis

Life Style Benefits

- MY US Premium Shipping offers & Discounts
- Bicester village shopping collection benefits up to 15% discounts

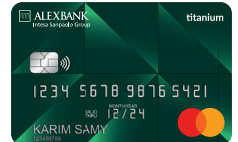
Platinum Credit Card

- Credit limit from EGP 100,000 up to EGP 249,999
- 100% Cash advance of total credit card limit
- Earn 3 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime
- Download the Mastercard Travel Pass app to enjoy accessing over 25 complimentary airport lounges powered by DragonPass
- Up to 10% cashback into the card when making a booking on Booking.com
- MY US Premium Shipping offers & discounts
- Bicester village shopping collection benefits up to 15% discounts
- Clear Trip Airline discounts up to 8% on travel booking
- Enjoy up to 20% off your next rental when you book with Avis
- To know More about Master Card Benefits Please visit <https://www.priceless.com/benefits-mea>



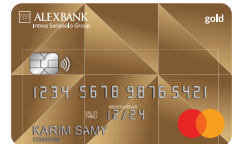
Titanium Credit Card

- Credit limit from EGP 10,000 up to EGP 99,999
- 75% Cash advance of total credit card limit
- Earn 2 ALEXPOINTS for every EGP 1 you Spend using your card and redeem them easily anytime
- Download the Mastercard Travel Pass app to enjoy accessing over 10 complimentary airport lounges powered by DragonPass
- Up to 10% cashback into the card when making a booking on Booking.com
- Enjoy up to 20% off your next rental when you book with Avis
- To know more about Master Card benefits please visit <https://www.priceless.com/benefits-mea>



Gold Credit Card

- Credit Limit from EGP 3,000 up to EGP 9,999
- 75% Cash advance of total credit card limit
- Enjoy a wide range of offers from various brands in Egypt across a wide range of categories such as fashion, groceries, electronics, home appliances, coffee shops, fast food chains, and restaurants
- Earn 1 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily
- to know more about Master Card Benefits Please visit <https://www.priceless.com/benefits-mea>



Transaction program

Pay in installments any purchase transaction that exceeds EGP 500 on your ALEXBANK credit card from any store inside or outside Egypt. All you need to do after you make the purchase is to call 19033 and request the installment of a specific transaction within up to 55 days of transaction date.

With this program you will benefit of:

- Up to 55 days grace period between the transaction date and the request for installment plan
- Competitive interest rate
- Fixed monthly installments from 6 up to 36 months
- No limit on the number of transactions to be installed while maximum amount is 90% of the card limit

Cash Program:

Withdraw cash from your credit card within your limit and transfer the money to your personal account. Just call 19033 and we will help you transfer the requested cash amount with a minimum of EGP 2,000 to your account & pay back the amount on fixed installments up to 36 months.

With this program you will benefit of:

- No cash advance fees
- Competitive interest rate
- Fixed monthly installments from 6 up to 36 months
- No maximum number of allowed cash transfer requests while maximum amount is 90% of the card available limit

Balance Transfer Program:

Pay your credit card balance in any other bank through transferring the amount with a minimum of EGP 2,000 from your ALEXBANK credit card Just, Call 19033 and we will help you transfer the requested amount & pay back the amount on up to 36 months.

With this program you will benefit of:

- Make your monthly payment in one card instead of paying multiple cards
- Competitive interest rate
- Fixed monthly installments from 6 up to 36 months
- No maximum number of allowed balance transfer requests while Maximum amount is 90% of the card limit

0% INSTALLMENT PLANS:

- You can apply for installment plan while paying at the stores on ALEXBANK's POS machines or through e-commerce with selected merchants
- To know more about our Terms & Conditions and selected merchants, please visit our website <https://www.alexbank.com/en/retail/cards/0-installments-programs.html>

0% purchase installment plan with Admin fees:

Pay in installments any purchase transaction that exceeds EGP 500 on your ALEXBANK credit card from any store inside or outside EGYPT and pay equal monthly installments with 0% interest rate, All you need to do is to call 19033 to request installment of a specific transaction after executing it and within up to 55 days of transaction date.

With this program you will benefit from:

- up to 55 days grace period between the transaction date and the request for installment plan
- 0% interest rate, and competitive admin fees paid only once during the installment booking.
- Fixed monthly installments from 6 up to 36 months
- No limit on the number of transactions to be installed while maximum amount is 90% of the card limit

Cash 0% installment plan with Admin fees:

Withdraw cash from your credit card and transfer the money to your personal account with a minimum amount of EGP 2,000 & pay back equal monthly installments with 0% interest rate. Just call 19033 and we will help you transfer the requested cash amount.

With this program you will benefit from:

- No cash advance fees
- 0% interest rate, and competitive admin fees paid only once during the installment booking.
- Fixed monthly installments from 6 up to 36 months
- No maximum number of allowed cash transfer requests while maximum amount is 90% of the card available limit

Cash withdrawal and deposit via POS

- Now you can perform instant cash withdrawal and deposit via Fawry POS machines.
- Pin entry required for all transactions.

Fees and charges:

- Cash withdrawal: 3% with min EGP 35 in addition to interest calculations applies on normal cash withdrawal.
- Cash deposit: EGP 30.
- Additional Fawry fee is applied upon merchant in addition to above fees.

How it works:

- Go to any Fawry retailers.
- Insert your card into Fawry POS.
- Choose Fawry ATM service from Fawry services in POS.
- Choose deposit / cash withdrawal service.
- Enter deposit / withdrawal amount and your card's PIN.
- Hand / receive the physical amount to /from retailer and receive transaction.

Limits:

Card Type	Daily limit		Monthly limit	
	Cash withdrawal	Deposit	Cash withdrawal	Deposit
Gold	3,000	3,000	7,000	10,000
Titanium				
Platinum				
World				
Corporate				

Daily counter limit for both cash withdrawal and deposit : 10 transactions

Fees and Charges

Cash Withdrawals and purchase Limits Inside Egypt

Card Type	Purchase				Cash	
	Local		International (E-commerce)		Local	
	Daily	Monthly	Daily	Monthly	Daily	Monthly
Gold	100% of credit limit		25,000		75% of Credit Limit with max 30,000	75% of card limit
Titanium			50,000		75% of Credit Limit with max 30,000	75% of card limit
Platinum			75,000		100% of Credit Limit with max 30,000	Up to the card available balance
World			100,000		100% of Credit Limit with max 30,000	Up to the card available balance
Corporate			75,000		100% of Credit Limit with max 30,000	Up to the card available balance

All amounts are in EGP to be used in FCY equivalent

Credit cards international limits

- In case you wish to open your credit card limit while traveling, please contact the bank by calling 19033 to submit the request.
- The customer will be required to obtain proof of using the card abroad, by providing: arrival and departure stamps on the passport within a maximum period of 90 days from the date on which the usage limit was opened.
- International limits will be activated for maximum period of 1 month when the customer places a travel note
- Please note that all credit cards issued starting March 2024 will not be eligible for international spend (Cash, POS or online transactions) for the first 3 months.
- Supplementary cardholders are not allowed for cash withdrawal internationally.

Credit Cards international limits outside Egypt

Card Type	International Purchase		International E-commerce		International Cash	
	Daily	Monthly	Daily	Monthly	Daily	Monthly
Gold	25,000	50,000	25,000	50,000	3,000	
Titanium	60,000	120,000	60,000	120,000		
Platinum	100,000	200,000	100,000	200,000		
World	150,000	300,000	150,000	300,000		
Corporate	100,000	200,000	100,000	200,000		

Credit Cards Schedule of Charge

	Fees
Foreign currency transaction fee for all Cards	5%
Cash advance fees (domestic)	3% Min EGP 35
Cash advance fees (international)	4% Min EGP 50
E-STATEMENT Fees	Free
Paper Statement	EGP 50
Rejected dispute on local & international ATM's & POS	EGP 150
Loading electronic wallets transactions	5% Min EGP 50

Card Type	Interest Rate On monthly basis	Issuance fees	Annual fees	Replacement fees Main / Supplementary card	Supplementary Issuance / Annual fees
Gold	4.25%	250	250	100	100
Titanium	4.25%	350	350	175	175
Platinum	4.25%	600	600	300	300
World	4.25%	2500	2500	600	1800
Corporate	4.25%	350	350	150	350

The above mentioned interest rate effectively applied from 1st of March 2024.

Credit Cards Installments Program Schedule of Charge

Program	Tenor	Fixed Monthly Interest rate	Admin fees*	Early Settlement fees**
Purchase installment 0% interest	6 Months	0%	10%	5% (Min EGP 50 and no max)
	12 Months	0%	16%	
	18 Months	0%	22%	
	24 Months	0%	29%	
	36 Months	0%	37%	
Cash installment 0% interest	6 Months	0%	11%	
	12 Months	0%	17.5%	
	18 Months	0%	22.5%	
	24 Months	0%	29.5%	
	36 Months	0%	37.5%	

Program	Fixed Monthly Interest rate	Admin fees*	Early Settlement fees**
Transaction	1.95%	0%	5%
Cash	2.19%	1% Min EGP20 -Max EGP200	5%
Balance Transfer	1.95%	1% Min EGP60 -Max EGP200	5%

- Admin Fees is calculated on the transaction amount
- In case the client needs to settle the installments before the agreed tenor, then settlement fees will be calculated on the remaining amount not the total amount
- Early settlement fees will be applied on all existing and new installment bookings starting from January 2024
- In case of early settlement of the plan, the remaining amount will be part of the outstanding balance and included in the minimum payment calculated amount due of the next statement.
- All installments programs are available on tenors from **6 to 36 months**.
- This new pricing will be applied on all new bookings effective from **1st of February 2025**.

Target customer:

Retail Customers (Egyptian / Foreigners) - whether bank customer / non-bank customer.

For Foreigners applying for unsecured cards

- Expats enrolled in payroll agreement
 - Maximum limit is up to EGP 250K
 - Length of Employment 6 Months
- A valid work permit and residency is a must

Card Validity:

Credit Card is valid for 4 years.

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

- In case of losing the card, or being stolen or customer suspect a vague transaction, please contact immediately bank call center on 19033
- Customer shall bear any amount generating from the use of the card before the date of notifying the bank and the suspension of the card locally and internationally.
- In case of finding the card, cardholder is prohibited from reactivating the card, and must apply for a replacement.
- Cardholder is obliged to not to disclose the PIN , one time password (OTP) or CVV numbers to any person.
- 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 card holder is present.

Request for rectification or dispute of payment transactions:

In the event of:

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

Please contact bank call center on 19033 or visit the nearest branch and don't miss the transaction receipt in case the complaint is not resolved, please visit the customer rights protection office to submit a written complaint.

Revocation of the Card:

Through Contact Center 19033.

You Need To Know:

- Kindly note that it's strictly prohibited to allow another person to use your debit or credit card on your behalf whether outside or inside the country, to avoid restricting your cards.
- Grace period up to 56 days, after that an interest will be applied as a penalty for the late payment fee with the amount of EGP 100
- In case of issue a new credit card for a lost, stolen card, customer will bear the card replacement
- Payments through vague and / or unsecured websites, will lead to penetrating bank customer card.
- Protecting cards and the information related is customer responsibility, make sure to not sharing with persons to avoid the risks related thereto.
- All card transactions shall be charged to the card account in the Egyptian pound. Transactions in foreign currencies shall be charged to the card related account after conversion to the Egyptian pound at the exchange rate determined by the bank from time to time.
- In case of cash withdrawal from the card, an immediate cash advance commission (without a grace period) shall be calculated from the withdrawal date.
- Credit shield: insurance coverage on the card's outstanding balance in case of death
- The outstanding balance on the card account shall be immediately due and payable in full in case of customer bankruptcy and loss of eligibility; upon the issuance of a decision of imposing seizure or sequestration on his/her property or if the card is cancelled upon the request of customer or by the bank due to breach of any of these terms and conditions.
- Customer is obliged to use the card within the credit limit granted to the card. In case of exceeding the credit limit of the card, the bank shall deduct the fees of exceeding the credit limit on the card account with the amount of EGP 75
- In case of non-payment of the minimum amounts due on credit card, the bank is entitled to report to related Supervisory Authority the names of customer/s and guarantor/s who fail to pay within 90 days after the grace period, clarifying the late payment period and whether any litigation, settlement or client action is taken against their indebtedness.
- Customer shall pay the outstanding balance charged to the Primary and Supplementary card during the grace period, provided to levy interests on the unpaid balance and a late payment fine in case of non-payment on the due date.
- Maximum credit limit for secured credit card is 80% of collateral value.
- Kindly note that CAC lounges in Cairo Airport are temporarily removed from Travel Pass application, but cardholders can still use their physical cards to access CAC lounges as per the following:
 - World: CAC lounges (T1, T2 and T3).
 - Platinum and Titanium: CAC lounges (T2 and T3).
 - All other Cairo lounges are available by using Travel Pass.

Complaints

- For further information or complaints, you can:
 1. Call 19033 24 hours/7 days a week.
 2. Or send an e-mail to customer_support@alexbank.com.
 3. Or fill the opinion form available in ALEXBANK branches or visit ALEXBANK's official website for more about complaints channels and procedures (www.alexbank.com).
 4. If you wish to file a written complaint, please visit the nearest branch. In case the complaint is not resolved, please visit the Customer Rights Protection Office to submit a written complaint with saving the complaint reference number to follow up on the case.
- The bank is committed to reply to the customer's 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.
 1. 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.
 2. 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 in the case of dispute over a transaction for complaints related to objection to the validity of transactions, the customer is obligated to bear complaint examination expenses, which are collected from card balance for international card companies. In case of the correctness of the customer objection, the amount will be directly credited to the customer's card.

Terms, Conditions & Guidelines

1. Customer shall be fully and unconditionally liable to the bank for all expenses and obligations arising from the use of the primary or supplementary card and the consequences of any loss or misuse of the card if the customer does not immediately inform the bank of the loss/theft.
2. Customer shall pay the subscription and renewal fees determined by the bank for the primary and supplementary card, in addition to any other charges related to the primary/supplementary card.
3. The Bank shall not be liable for any damages that may arise due to defects in ATMs in data storage and analysis machines or for any other reason beyond the control of the bank or its agents.
4. The bank shall be entitled to deduct, automatically and without referring to the customer, any amount previously added to the card account by mistake.
5. In the case of non-payment, the bank shall have the right to deduct or debit the due amount from the customer other accounts at the bank (deposits, current accounts, savings accounts, savings certificates...etc.) without the need for a notice. This is considered an authorization from the customer to ALEXBANK. In addition, the customer also authorizes the bank to deduct the amounts debited to his primary/supplementary cards on the automatic payment account specified in the automatic payment instructions set out in the card Application form without the need for referring to the customer.
6. Customer acknowledges that all issued credit card monthly statements are deemed to be valid and in force unless the customer objects in writing within fifteen days from the date of notification. The bank is under no obligation to attach copy of the purchase or cash withdrawal notes.
7. The bank shall not be liable for any loss or damage arising, whether directly or indirectly, from misuse or malfunction of the card, sales points or ATMs as a result of an error by the customer or insufficient funds in such machines or for any other reason. Upon conducting cash withdrawal transaction, if the required amount is not withdrawn, in whole or part, from the machine within the time period specified at the designated place and the machine recovers the amount, the bank shall not be liable for re-entry of the debit on the account except after inventorying the ATM's treasury. In all cases, the records of the Bank concerning the cash withdrawal processes shall be deemed as final and binding.
8. All correspondences and statements of account shall be valid and legally effective from the date of sending them to the addresses set out in this Agreement unless the bank is informed of any change of address in writing.
9. In case of any changes that will occur on the announced fees, expenses, commissions, terms and conditions or product features, the bank informs the customer in advance prior to applying the said changes using the available channels in the bank within a suitable timeframe; if the customer continue to use said product / service after the notification, then it will be considered as an approval from his side on these changes.
10. The bank may terminate this agreement with the customer at any time by canceling the primary/supplementary card, and the bank may also refuse to renew the card or issue a replacement of the lost card by informing the customer in advance with any change may happened by using the available channels in the Bank for the changes that may occur.
11. The bank shall have exclusive right to accept or reject any transaction relating to the use of the card
12. Customer has the right to cancel any product or banking service which not activated (except for saving products) within 2 working days from the contract date & the customer reserves the right to retrieve all the documents he/she submitted when applying for the product; except for credit cards no issuance fees will be deducted from the client unless the card is activated.
13. The customer is entitled to review the contract before entering into it and can obtain a copy of the contract at any time after entering into said contract
14. In case of receiving a refund from the merchant's Bank (owner of POS Machine) in favor of the cardholder, then ALEXBANK will proceed with crediting the card stated in the refund transaction & In case amount was not refunded cardholder can follow the complaint process.