

Key Fact Statement

ALEXBANK Credit 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

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 365 ALEXBANK ATMs
- Pay your credit card in more than 91 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, no relative degree required (The Minimum age to issue supplementary cards is 18 years old)
- Experience an exclusive world of discounts “Inside Egypt” using your card through ALEXDISCOUNTS
- Benefit from our 3 “Installment programs” that are designed to suit all your needs from paying your purchase transactions on installments, cash on call program or balance transfer
- 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
- Get 20% discount on 3 “Careem” trips monthly

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Liverpool FC World Credit Card

- Credit limit from EGP 250,000 up to:
 - Unsecured: EGP 500,000
 - Secured: EGP 1,000,000
- 100 % Cash advance of total credit card limit, so you can use your total card limit in purchase or as cash advance
- Win a gift trip to attend one of the LFCs matches played at Anfield stadium to the customer with the highest number of purchasing transaction per month
- Earn 3 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime
- Download "Mastercard For You App" from Google Play or App Store to have access to the for the updated offers and know more about terms& conditions
- Travel Benefits
 - Complimentary access to over 850 Lounge Key airport lounges in more than 415 cities in over 135 countries <http://www.mastercard.com/mea/eg/consumer/lounge-world.html>
 - Enjoy special privileges and 10% discount at one fine stay luxury serviced apartments
 - SPG Hotels & Resorts complimentary nights in over 250 hotels and resorts in Europe, Middle East & Africa
 - 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
 - Up to 10% discounts on the price of your booking for selected properties with Hotels.com
 - Enjoy up to 25% off your next rental when you book with Avis
- Insurance Benefits
 - Travel Inconvenience & Cancellation Insurance offer
 - Travel Medical insurance offer
 - Travel Insurance Confirmation Letter – Generate a travel insurance letter instantaneously for your Visa application needs
- Life Style Benefits
 - MY US Premium Shipping offers & Discounts
 - Bicester village shopping Collection Benefits up to 60% discounts
 - More than 600 complimentary offers throughout Middle East & Africa across hotels, fine dining establishments, premium spas



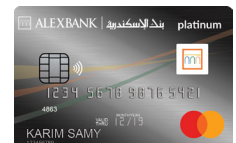
Liverpool FC Titanium Credit Card

- Credit limit from EGP 10,000 up to EGP 99,999
- 75% Cash advance of total credit card limit
- Win a gift trip to attend one of the LFCs matches played at Anfield stadium to the customer with the highest number of purchasing transaction per month
- Earn 2 ALEXPOINTS for every EGP 1 you Spend using your card and redeem them easily anytime
- Complimentary access to 10+ VIP airport lounges in Egypt and the Middle East <http://www.mastercard.com/mea/eg/consumer/lounge-titanium.html>
- More than 600 complimentary offers throughout Middle East & Africa across hotels, fine dining establishments, premium spas
- Enjoy up to 15% off your next rental when you book with Avis



Platinum Credit Card

- Credit limit from EGP 35,000 up to EGP 249,999
- 100% Cash advance of total credit card limit
- Earn 2 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime
- Complimentary access to over 25+ regional and international lounges <http://www.mastercard.com/mea/eg/consumer/lounge-platinum.html>
- More than 600 complimentary offers throughout Middle East & Africa across hotels, fine dining establishments, premium spas
- Purchase Protection in case of theft or accidental damage up to 180 days from the purchase date
- MY US Premium Shipping offers & Discounts
- Bicester village shopping Collection Benefits up to 60% discounts
- Clear tip Airline Discounts up to 30% on travel booking
- Enjoy up to 15% off your next rental when you book with Avis



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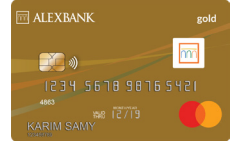
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Gold Credit Card

- Credit Limit from EGP 3,000 up to EGP 9,999
- 75% Cash advance of total credit card limit
- Earn 125 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime



Credit Cards' Installments Programs

Transaction program

Install 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 instalment of a specific transaction within 20 days of transaction date.

With this program you will benefit of:

- 20 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 cash 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 & you will be able to install this 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

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Fees and Charges

Cash Withdrawals and Purchase Limits

Card Type	Local		International		Local		International	
	purchase		purchase		Cash		Cash	
	daily	Monthly	daily	Monthly	daily	Monthly	daily	Monthly
Gold	20,000	Up to the card available balance	20,000	Up to the card available balance	7,500	75% of card limit	7,500	100,000
Titanium	150,000		150,000		25,000	75% of card limit	25,000	150,000
Platinum	250,000		250,000		75,000	Up to the card available balance	75,000	200,000
World	Unsecured: 500,000 Secured: 1,000,000		Unsecured: 500,000 Secured: 1,000,000		100,000	Up to the card available balance	100,000	300,000

Credit Cards Schedule of Charge

Card Type	Interest Rate On monthly basis	Issuance fees	Replacement fees	International Cash Daily Limit	Supplementary Issuance/Annual/Replacement fees
Gold	2.4%	150	150	50	50
Titanium	2.25%	250	250	50	50
Platinum	2.25%	400	400	50	50
World	2%	1000	1000	300	300

Credit Cards Installments Program Schedule of Charge

Program	Fixed Monthly Interest rate	Admin fees*	Early Settlement fees**
Transaction	1.15%	0%	3%
Cash	1.27%	1%	3%
Balance Transfer	1.15%	1%	3%

*Admin Fees is calculated on the transaction amount

**In case the client needs to settle the installments before the agreed tenor, then 3% settlement fees will be calculated on the remaining amount not the total amount

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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** for Mass customers & **19044** for Magnifica and Private customers.
- 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 using it
- Cardholder is obliged to not to disclose the PIN number 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 withdrawal.

Please contact bank call center on **19033** for Mass customers & **19044** for Magnifica & Private customers and don't miss the transaction receipt

Revocation of the Card:

- Through Contact Center 19033 for Mass customers & 19044 for Magnifica & Private customers.

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You Need To Know:

- 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 50**
- 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, loss of eligibility; upon the issuance of a decision of imposing seizure or sequestration on his 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 50**
- 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 **180** 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.
- For Card usage outside Egypt, cardholder should notify & confirm with the bank Call Center prior travelling in order to avoid any fault may cause.

Complaints

For further information or complaints you can:

1. Call **19033** for Mass customers & **19044** for Magnifica & Private customers **24hours/7** days a week
2. Send e-mail to customer_Support@alexbank.com
3. Filling the opinion form available in Alexbank branches
4. 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, 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
5. 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 international card companies. In case of the correctness of the customer objection, the amount will be directly credited to the customer's account.

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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.
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 does not object thereon 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 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 Card shall always remain the property of the bank. customer shall return the Card immediately to the bank upon its request. Customer may terminate this Agreement pursuant to a written notice to the Bank without prejudice to any obligations arising from the use of the Card; In this case, customer shall return the Primary/ Supplementary cards to the Bank.
11. 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.
12. The bank shall have exclusive right to accept or reject any transaction relating to the use of the card
13. 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; except for credit cards no issuance fees will be deducted from the client unless the card is activated.
14. 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
15. 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.

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