

Key Fact Statement


ALEXBANK Debit 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

Debit Cards overview

Generic Convenience Benefits – Valid for all card types

- Make everyday purchases quickly and safely with just a tap using your ALEXBANK contactless-enabled debit card 
- Free cash withdrawal from any Alex bank ATM inside Egypt
- SMS service on all your purchase transactions
- 24/7 Call Center to help you when you are inside Egypt or abroad
- Experience an exclusive world of discounts using your card through ALEXDISCOUNTS
- Ability to issue supplementary cards to your family members
- Minimum age for requesting the supplementary card is 16 years.
- Internet banking and mobile banking application that enable you to review your bank account balance & all your transaction details
- “Ma7fazy” 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

Visa Signature USD Debit Card

- Enjoy using your card outside Egypt at any destination for purchases, cash withdrawal & Online transactions
- Card is issued for Mass, Magnifica & Private segments only.
- Card is linked to USD account only.
- Complimentary access to over 1,000 airport lounges in more than 300 cities worldwide.



Visa Signature Debit Card

- Earn 3 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime.
- Card is issued for Private segment only
- The Visa Benefits Chatbot is a WhatsApp bot which assists Visa Signature Cardholders to get information about the wide range of benefits and offers available to their cards. It is as simple as starting a chat on WhatsApp by clicking this link <https://wa.me/442031399075>.



Visa Platinum Debit Card

Earn 1 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime



Inspire Debit Card

- Earn 1 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime



Youth Debit Card

Earn 1 ALEXPOINTS for every EGP 1 you spend using your card and redeem them easily anytime



*All Mastercard LFC debit cards are no longer issued. Visa products will be issued for card replacement , at the time of card renewal and new issuance.

World Debit Card

- 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 1,200 complimentary airport lounges powered by DragonPass

Platinum Debit Card

- Earn 1 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

Mastercard Youth Debit Card

- Earn 1 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 12 complimentary airport lounges powered by DragonPass

Fees and Charges

Debit Cards Withdrawals and Purchase Limits Inside Egypt

Card Type	Local Purchase Daily Limit	Local Cash Daily Limit
Visa Signature USD Debit Card	Local limits are not available	
Visa Signature Debit Card	1,500,000	30,000
Visa Platinum	1,000,000	
Visa Inspire	750,000	
Visa Youth	250,000	
World Elite Debit Card	2,500,000	
World	1,500,000	
Platinum	750,000	
Titanium	250,000	

International transactions are currently suspended for all debit cards. You can only use your debit cards in EGP currency transactions inside Egypt.

Debit Cards Withdrawal and purchase limits outside Egypt

Card Type	Daily Cash Withdrawal Limit	Monthly Cash Withdrawal Limit	Daily Total Purchase Limit	Monthly Total Purchase Limit
Visa Signature USD Debit Card	\$ 1,000	\$ 5,000	\$ 20,000	\$ 50,000

	Fees
Cash withdrawal fees from non-ALEXBANK ATM	EGP 5
Rejected dispute on local & international ATM's & POS	EGP 150 USD 5 For Visa Signature USD
Cash Withdrawal fees outside Egypt using the Visa Signature USD Debit Card	5%

Cash Withdrawal and Deposit via POS

- Perform instant cash withdrawal and deposit via Fawry POS machines.
- PIN entry required for all transactions

Fees and charges:

- EGP 30 per transaction for cash withdrawal and deposit.
- Additional fees are applied by the merchant (Fawry).

How it works:

- Insert your card into Fawry POS at any Fawry retailer.
- Select Fawry ATM Service from the POS.
- Select the withdrawal/ deposit service.
- Enter the desired withdrawal /deposit amount
- Enter your debit card PIN.
- Receive/hand the cash from/to the retailer.

Limits:

Card Type	Daily limit		Monthly limit	
	Cash withdrawal	Deposit	Cash withdrawal	Deposit
Visa Signature	3,000	3,000	10,000	10,000
Visa Platinum				
Visa Inspire				
Visa Youth				
World Elite				
World				
Platinum				
Titanium				

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

*Please note that this service is not available for Visa Signature USD Debit card.



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Terms and conditions apply
tax registration number: 665-029-200

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Debit Cards Schedule of Charges

Card Type	Issuance Fees Main & Supplementary	Annual Fees Main & Supplementary	Replacement Fees Main & Supplementary
Visa Signature USD Debit Card	\$ 15	\$ 15	\$ 15
Visa Signature Debit Card	2,000 (Free for Private)	2000	1,000
Visa Platinum	300 (free for Magnifica & Private)	300	300
Visa Inspire	150	150	150
Visa Youth	50	50	50

	Titanium Debit	Platinum Debit	World	World Elite
Annual Fees * (Primary &Supplementary)	EGP 150	EGP 300	EGP 1000	EGP 1,500

For Mastercard Products: Renewal fees are applied for existing cardholders till the card expiry date. Upon the card expiry date , cardholder will receive Visa debit card.

Target customer:

Retail Customers (Egyptian / Foreigners) bank customer.

Card Validity:

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 suspects a vague transaction; please contact immediately bank call center on **19033** for Mass customers & **19044** for Magnifica & Private customers.
- Customer shall bear any amount generating from the use of the card before the date notifying the bank and the suspension of the card locally and internationally.
- In case of finding the card, cardholder is prohibited from using it.
- Card Holder should not disclose the PIN to any other 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.
- The Bank may suspend use of the debit 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:

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 keep the receipt or visit the nearest branch to submit the complaint. In case the complaint is not resolved, please visit the Customers' Rights Protection Office to submit a written complaint.

Revocation of the Card:

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

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.
- In case of issue a new Debit card for a lost, stolen card, customer will pay fees of replacement card fees.
- Payments through vague and / or unsecured websites, will lead to penetrating customer card.
- Protecting cards and the information related is customer responsibility, make sure to not sharing with persons to avoid the risks related thereto.
- Cash withdrawals performed in countries other than Egypt in which the card was issued will be subject to cash withdrawal fees and exchange rate which being announced from time to time by the bank.
- All transactions performed using the Visa Signature USD Debit Card will be deducted in dollars.
- 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.
- All online transactions used by the card are the responsibility of the Cardholder individually and without any liability to the Bank.
- The bank will have the right to recall the card and shall be entitled to the immediate return of the card in the event of Closure of customer account, Death, Bankruptcy, Seizure on customer account or any other case that might lead to closing the account, Usage of the card by someone else who is not the cardholder, Withdrawal from outside Egypt by amount greater than the limits those are predefined by the bank, In case of holding a freeze over customer account or any other case that leads to close the account, card Misuse ,Breaching any term or condition.
- Use the card outside Egypt, cardholder should notify & confirm with the bank call center prior travelling in order to avoid any fault may cause.

Debit Card for Joint Account/s

- Customers shall have no right to issue a card on their joint account unless the joint account opening application states that any of the account parties have the right to sign separately.
- If the card is issued on customers joint account whether to one or all of them, any transactions proceeded through this card will be customers' responsibility

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. In case the complaint is not resolved, please visit the Customers' Rights Protection Office to submit a written complaint.
5. 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
6. If the customer objection is not proven to be correct; the customer for complaints related to objection to the validity of transactions 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. The card is issued to a customer 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 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
3. The card shall be either a primary or a supplementary valid from the date of its issuance until the expiry date stated.
4. The debit card shall remain the property of ALEXBANK and the customer shall deliver the card to the bank immediately upon request. The bank may withdraw at any time all rights and privileges pertaining to the card.
5. The bank may deduct from the customer's account the annual renewal fees for the primary/ supplementary-card which the bank determines from time to time and the expenses of the cardholder's allowance in the case of the customer request.
6. Customer undertakes his acceptance of what the banks fills of additional information on behalf of him, this additional information is considered an evidence.
7. Customer shall notify the Bank if there is any change in the data embedded in the primary / supplementary issuance application.
8. Upon the bank's acceptance of this application, the card will be prepared, and customer will be notified with the delivery date.
9. The bank shall not be held responsible for any losses or damages arising directly or indirectly as a result of any malfunction of the card arising out of customer mistake or failure in the automated teller machine nor in case of the temporary insufficiency of funds in such machines.
10. The bank provides the customer with a quarterly bank statement at most as stipulated in the Egyptian law or otherwise stated by the customer. All correspondence from the bank are considered received by the client in case it is sent by ordinary mail to the address stated in the account opening form or can be held at the bank premises if requested. Customer undertake that if the bank didn't receive any objection from him/her on the balances reflected on the account/accounts statements sent to him from the bank within 30 working day from the date of bank notification with account statements, it will be considered as a be final approval from the customer on the balances shown in the account statements. In case the customer didn't receive the account / accounts statements from the bank within 15 days from the specified date for sending, the customer must submit written request to the bank within 7 days following that date. If the customer does not request the statement during this period, then he is not entitled to object on not receiving that the account / accounts statement in which all the balances shown on said statements are probative power against him, and this will be considered undertake from customer to the bank of the validity of what is stated in these statements.
11. 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.
12. 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.
13. The client grants the Bank a final, irrevocable, irreversible authorization to execute certain instructions that the client issues to the bank via telephone calls or any other means. The Client permits the bank to record such calls and rely thereon in addition to the Bank's right to use phone calls, electronic email or any other means in updating the data or activating the card or in providing any other services. Such means shall have full probative power.



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