Key Fact Statement
Certificates of Deposit

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

ALEXBANK Certificates of Deposit Overview

Item	Long Term Deposits
Definition	**Certificate of Deposits in Local Currency** A long-term deposit available in Egyptian pounds with tenors ranging from 3 to 10 years. Customers can choose from either a Fixed interest rate (available in 3/3.5/5/7/10-year certificates) or a variable interest rate (available in 3/3.5-year certificates only). A credit facility up to 95% can be granted upon customer's request against their deposit. **Certificate of Deposits in Foreign Currency** A long-term deposit available in USD or EUR for 3 years. Customers can choose from either a Fixed interest rate (available in USD and EUR) or a variable interest rate (available in USD only). An overdraft facility up to 80% can be granted upon customer's request against their deposit. • The customer must have an account at Alexbank with the same currency of the CD that will be requested. • Internet banking platform is available for customers to monitor their accounts, deposits and transactions.
Target Market	All individual customers
You need to know	• A system generated message is sent 1 month prior to the CD maturity date informing customers that their CD will be automatically renewed (in case of CDs in EGP only). If the customer does not wish to renew their CD, he/she should visit the nearest branch to provide a written request stating otherwise. • CDs in local currency are auto renewed if held as a collateral for a credit facility. • CDs in foreign currency are not auto renewed unless held as a collateral for a credit facility. • CDs can't be redeemed before 6 months from value date. • Starting the 7th month redemption penalty applies.

Bank on the right advice.

Terms and conditions apply
Tax Registration Number: 200-029-665

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(Issue 14)
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Redemption Criteria

Certificate of Deposits Redemption

Local currency redemption:

For CD's issued in EGP the eligibility of full or partial breakage will be after 6 months from the value date and before CD maturity. Interest on the withdrawn amount will be paid as per the announced rate of the Redemption rule.

Example: A customer booked a 3-year CD with monthly interest payout amounting EGP 50,000 on 3-1-2021 and wants to redeem within the 14th month, thus as he/she started his/her 2nd year a penalty of 9.5% will be applied on actual interest rate which was 18% paid monthly reduced to 8.5%. The customer has already received 13 times interest from his first year amounting to EGP 9750, meaning that after reducing the interest he/she will cover the amounts withdrawn from the principal CD amount. The customer has to pay to the bank an amount of EGP 5,145.83; which means he/she will receive the CD amounting to EGP 44,854.17 instead of EGP 50,000 to cover the amounts previously received before redemption penalty.

Redemption Period	Deduction - ranges between 10% to 13% based on type of certificate and tenor
During 1st Year	9.5%
During 2nd Year	8.5%
During 3rd Year	7.5%

Amount	Actual Interest	Interest after penalty	Redemption period	Recalculated Interest after redemption	Interest Received before Redemption	Amounts due on customer to Bank
EGP 50,000	18%	8.5%	within the 14th month	EGP 4604.17 (50,000 × 8.5%*13) /12	EGP 9750 (50,000 * 18% * 13) / 12	EGP 5145.83 (9750 - 4604.17)

Foreign Currency Redemption

For CD's issued in USD the eligibility of full or partial breakage will be after 6 months from the value date and before CD maturity. Interest on the withdrawn amount will be paid as per the announced rate of the Redemption Rule.

Example: A customer booked a 3-year CD with quarterly interest payout amounting USD 50,000 on 3-1-2021 and wants to redeem within the 9th month, thus, the rate of the 1.6% will be applied of the CD rate which was 2.00% paid quarterly.

The customer has already received 2 times interest from his first year amounting to USD 500 meaning that after reducing the interest he/she will cover the amounts withdrawn from the principal CD amount.

The customer has to pay to the bank an amount of USD 366.7, which means he/she will receive the CD amounting to USD 49,633.3 instead of USD 50,000 to cover the amounts previously received before redemption penalty.

Redemption Period	Deduction - ranges between 1% to 1.6% based on type of certificate and tenor
During 1st Year	1.6%
During 2nd Year	1.2%
During 3rd Year	1%

Amount	Actual Interest	Interest after penalty	Redemption period	Recalculated Interest after redemption	Interest Received before Redemption	Amounts due on customer to Bank
USD 50,000	2.00%	0.4%	within the 9th month	USD 133.3 (8 months x 50,000 x 0.4%)/12	USD 500 (50,000 x 2.00% x 2/4)	USD 366.7 (500-133.3)

Pricing & Periodicity

Product Features

Product Name	Currency	Duration	Interest Type	Interest Pay-out Frequency	Redemption Rule									
					7 - 11 M	12-23 M	24-36 M	37 - 48 M	49 - 60 M	61 - 72 M	73 - 84 M	85 - 96 M	97 - 108 M	109 - 120 M
New Alex Star	EGP	3 Years	Fixed	Monthly or Quarterly	6%	5%	4%							
Alex Star	EGP	5 Years	Fixed	Monthly or Quarterly	3%	2.5%	2%	1.5%	1%					
Alex Star	EGP	7 Years	Fixed-Cumulative	At Maturity	3.5%	3.25%	3%	2.5%	2%	1.5%	1%			
Alex Star	EGP	10 Years	Fixed-Cumulative	At Maturity	3.5%	3.25%	3%	2.75%	2.5%	2.25%	2%	1.75%	1.5%	1%
Euro CD	EUR	3 Years	Fixed	Quarterly	Euro Saving Account rate is applied									
Alex Prime Gold	EGP	3 Years	Variable	Monthly	6.5%	5.5%	4.5%							
New Alex Prime	EGP	3 Years	Variable	Quarterly	12%	11%	10%							
Youm Wara Youm (product is no longer available for new bookings)	EGP	3 Years	Variable	Every other Day	6%	5%	4%							
Alex Green Variable CD	USD	3 Years	Variable	Quarterly	USD Time Deposit at the Certificate of Deposit purchase date is applied for the tenor consumed									

Product Name	Currency	Duration	Interest Type	Interest Payout Frequency	Redemption Rule								
					7 - 18 M	19-30 M	31-42 M						
Alex42 (product is no longer available for new bookings)	EGP	3.5 Years	Fixed	Monthly or Quarterly	3%	2%	1%						
Alex Prime 42 CD	EGP	3.5 Years	Variable	Monthly	12%	11%	10%						

Product Name	Currency	Duration	Interest Type	Interest Pay out frequency									
					7 - 11 M	12-23 M	24-36 M	37 - 48 M	49 - 60 M	61 - 72 M	73 - 84 M	85 - 96 M	97 - 108 M	109 - 120 M
Alex Star Plus	EGP	3 Years	Fixed	Monthly	9.5%	8.5%	7.5%							
CD Max	EGP	3 Years	Fixed	Monthly	9.5%	8.5%	7.5%							
Alex Green for (Monthly Payout)	USD	3 Years	Fixed	Monthly	1.4%	1.05%	0.875%							
Alex Green for (Quarterly Payout)	USD	3 Years	Fixed	Quarterly	1.6%	1.2%	1%							

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Fees and Charges	
Account Statement - Hard Copy for each statement	EGP 150 (or equivalent in foreign currency)
Account Statement - Soft Copy	Free
Bank statement re-generation – (current/previous years)	EGP 200 - EGP 10 for Micro customers
Over the counter cash withdrawals	EGP 100 (per transaction) for amounts less than or equal EGP 20,000
Signature Verification	EGP 50 USD/EUR/GBP 2 For other FCY : Equivalent to EGP 50 (upon request)
Cheques Issuance	EGP 15 (per cheque)
Issuance of customer balance certificate - current/previous years	EGP 200 USD/EUR/GBP 5 For other FCY: Equivalent to EGP 200 (upon request)
Hold Mails Charges - Customer's Branch	EGP 400 upon periodicity for sending account statements (or equivalent in foreign currencies)
Hold Mails Charges – Non-customer's Branch	EGP 500 upon periodicity for sending account statements (or equivalent in foreign currencies)
Standing Instructions	EGP 100 (upon request)
Standing instructions (outside ALEXBANK)	EGP 100 USD/EUR/GBP 3 For other FCY : Equivalent to EGP 100 (upon request)
Value date commission on cash deposits for LCY	0.2% with minimum EGP 50
Value date commission on cash deposits for FCY	0.2% with minimum USD 10
Outgoing transfers with swift in LCY other banks	0.2% with minimum of EGP 25 and maximum of EGP 350 + EGP 40 swift charges
Outgoing transfers with swift in FCY other banks	0.3% with minimum of USD 10 and maximum of USD 150 + USD 25 SWIFT charges + USD 30 correspondent charges
Alex Alerts Unlimited Bundle (Mass, Premium and Magnifica)	EGP 25 (monthly) for Mass & Premium customers EGP 25 (monthly) for Magnifica customers
Alex Alerts free bundle (Private Customers)	Free
ATM Receipt Printing fees	EGP 5

* Customers can unsubscribe from the SMS service through contacting the call center

Statement Periodicity	
Periodicity for sending account statements	Quarterly or Monthly (upon request)

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Complaints

For further information or complaints you can:

1. Call 19033 for mass customers & 19044 for MAGNIFICA & Private customers, 24/7 hours days aweek.
2. Send e-mail to customer_support@alexbank.com.
3. Visit our official website www.alexbank.com
4. Filling the opinion form available at ALEXBANK Branches.
5. In case the customer has any complaint, he/she must contact the bank contact center 19033 for Mass customers & 19044 for Magnifica and Private customers or visit the nearest branch or CRP office to submit a written complaint while keeping the reference number received in all cases, for continuous checking and replying on the complaint. 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. If the customer does not accept the bank's 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; in order for the bank to review and re-investigate the complaint once again, where the bank's final 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.

Terms, Conditions & Guidelines

1. The bank grants facilities against Certificate of Deposit upon customer request.
2. the bank applies redemption fees in case of full or partial breakage from Certificate of Deposit before maturity date.
3. The customer must maintain an account at ALEXBANK in order to open CDs.
4. All information disclosed by the customer to the bank must be correct (contact numbers, mailing address, email, etc...) to ensure reaching the customers in case of any changes/announcements, whereas the customer must regularly update his data and in case of any changes.
5. The customer should be aware that account operating/maintenance fees will still be applied to his/her account in case of non-frequent or no usage at all.
6. The bank reserves the right to amend interest rates (debit, credit) fees and conditions relevant to each type of account. Any changes of this nature will be announced through the most effective communication channel chosen by the bank wihin a suitable timeframe .
7. The customer can choose his preferred communication channel (SMS, Email, website, flyers, etc...) to receive any changes from the bank, whereas it's up to the bank to choose the most effective communication channel to reach the customer.
8. 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 mailing address stated in the account opening form or can be held at the bank premises if requested. The customer undertakes 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 final approval from the customer on 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 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.
9. Operating the account by power of attorney requires the following:
    - The bank's power of attorney forms shall be used or an official legal power of attorney including a text to authorize the agent to deal with banks in case the customer wishes to authorize a third party to operate the account.
    - The power of Attorney document shall carry the exact same authorized signature that is kept at the Bank's end to be effective and used within the Bank and prospect client CIF should be created on the system and linked with the main customer.
    - Legal power of attorney from outside Egypt will not be effective unless an official registration letter is received from the real estate registry office as a pre-requisite before withdrawal.

10. The Bank may consolidate and settle any amounts owed between Accounts. The Bank may also settle any amounts owed now or in the future, on primary or linked accounts held individually or jointly, against funds deposited in customer accounts and any interest thereon.
11. The bank reserves the right to cover the mail fees, commissions, charges, stamps, taxes or any other costs from the account.
12. 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.
13. Customer has the right to cancel any product or banking service which he/she did not activate (except for saving products) within 2 working days from the contract date. The customer also has the right to retrieve all official documents that have been submitted to the bank.
14. The customer is entitled to review the contract before entering into it and obtain a copy of the contract at any time after entering into said contract.

Key

Glossary of main terms of the key fact statement	
Certificate of Deposit	CD
Time Deposit	TD
Current Account	CA
Saving Account	SA