Key Fact Statement
Time Deposits

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

Time Deposits Overview

Item	Medium Term Deposits
Definition	**Time Deposits in Local Currency** Time Deposits offers the ability to lock a fixed amount for a period of time with a fixed annual interest rate starting from one week and reaching 2 years . Time deposits are available to customers and are automatically renewed, unless otherwise has been instructed prior to the TD maturity date with a minimum of 1 day through a written request. A credit facility up to 90% can be granted upon customer's request. The customer must have an account at ALEXBANK with the same currency of the TD that interest rate should be credited into customer current account **Time Deposits in Foreign Currency** Time Deposits offers the ability to lock a fixed amount for a period of time with a fixed annual interest rate starting from one from one month and reaching up to 1 year. Time deposits are available to individuals and corporate customers in in foreign currencies and are automatically renewed, unless otherwise has been instructed prior to the TD maturity date with a minimum of 1 day through a written request. An overdraft facility up to 80% can be granted upon customer's request. The customer must have an account at ALEXBANK with the same currency of the TD that will be requested Interest rate should be credited into customer current account.. Internet banking platform is available for customers to monitor their accounts, deposits and transactions.
Target Market	All individual & corporate customers
You need to know	• If a customer redeems the TD on a day other the maturity date, redemption penalty applies. • TDs are automatically renewed* • TDs are automatically renewed if held as collaterals for a credit facility

Redemption Criteria

Time Deposits Redemption

Local currency redemption:

A. Time Deposits with Payout at Maturity

TD redemption is calculated where the interest applied is calculated on the total TD period (number of days) from issuance date up to redemption date reduced by a penalty on the applied interest for expended tenor. The penalty applied depends on the time deposit type & tenor.

Example: A customer booked a 3 months TD with amount of 50,000 EGP started at 9-1-2026 with interest rate 6%. If the customer wants to redeem the money after 41 days, a penalty of 3% from the nearest tenor interest rate (one month 9.50%) will be deducted. The customer will receive an annual interest rate of 6.50% (one-month TD rate 9.50% – 3% penalty applied) so final will be 6.50% equal to EGP 196.57 as shown below:

Amount	Actual Interest	Interest after Penalty	Interest on One Month	Redemption Period	Interest Received after Redemption
EGP 50,000	6%	3.50%	9.50%	41 days	EGP 196.57 (50,000 *3.50% * 41/365)

B. Time Deposits with Monthly Payout

TD redemption is calculated where a penalty of 3.50% is deducted from the initial TD interest applied..

Example: A customer booked a 3 months TD (with monthly payout) with amount of 50,000 EGP started at 9-1-2026 with interest rate 10.50%. If the customer wants to redeem the money after 61 days, the interest for the TD will be recalculated for the number of days consumed according to the TD interest rate - 3.5%. The customer will receive an annual interest rate of 7% (3-month smart TD rate - 3.50% penalty applied) so the customer will finally receive EGP 49,709 instead of EGP 50,000 to cover the excess amounts (EGP 291) previously received before redemption penalty.

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	10.50%	7%	61 Days	EGP 584 $\frac{(50{,}000 \times 7\% \times 61)}{365}$	EGP 875 $\frac{(10.50\% \times 50{,}000) \times 2}{12}$	EGP 291 (875-584)

Foreign Currency Redemption

TD redemption is calculated differently where the interest applied is that of the current account of the respective currency calculated on the total TD period (number of days) from issuance date up to redemption date.

Regarding TD Foreign Currency Redemption rule only principle Amount will be credited into customer account without calculating any interest as no interest on current account with foreign Currency is taking place.

Pricing & Periodicity

Product Features

Time Deposit with Payout at Maturity	Details
Target Segment	All segments
TD Duration	From 1 week up to 2 years
Payout Frequency	At Maturity
Interest Type	Fixed
Redemption Rule	A deduction of 3% from the applied interest on the Time Deposit for the tenor consumed

Smart Time Deposit	Details
Target Segment	All segments
TD Duration	3 or 6 or 12 Months
Payout Frequency	Monthly
Interest Type	Fixed
Redemption Rule	3.50% will be reduced from the applied interest on the Time Deposit (3 months) 4% will be reduced from the applied interest on the Time Deposit (6 months)

Time Deposit Plus	Details
Target Segment	Magnifica & Private customers only
TD Duration	1 or 3 or 6 or 9 or 12 Months
Payout Frequency	At Maturity
Interest Type	Fixed
Redemption Rule	A deduction of 4% from the applied interest on the Time Deposit

Time Deposit Extra	Details
Target Segment	Private, Magnifica, & Small Business Customers
TD Duration	1 Month
Payout Frequency	At Maturity
Interest Type	Fixed
Redemption Rule	A deduction of 8% from the applied interest on the Time Deposit

Time Deposit in Foreign Currency	Details
Target Segment	All segments
TD Duration	From 1 week up to 1 year
Payout Frequency	At Maturity
Interest Type	Fixed
Redemption Rule	Saving Account rates apply

Fees and Charges	
Account Statement - Hard Copy for each statment	EGP 150 (or equivalent in foreign currencies)
Account Statement - Soft Copy	Free
Bank statement re-generation – current/ previous years	EGP 150 / EGP 10 for Micro customers
Over the counter cash withdrawals	EGP 75 (per transaction) for amounts less than or equal EGP20,000
Signature verification	EGP 40 USD/EUR/GBP 2 For other FCY : Equivalent to EGP 40 (upon request)
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 currency
Hold mails charges – Non-customer's branch	EGP 500 upon periodicity for sending account statements (or equivalent in foreign currencies)
Alex Alerts Unlimited Bundle (Mass customers)	EGP 15 (monthly)
Alex Alerts free bundle (Magnifica & Private Customers)	Free
ATM Receipt Printing fees**	EGP 5
Standing Instruction (outside Alexbank)	EGP 100 USD/EUR/GBP 3 For other FCY : Equivalent to EGP 100 (upon request)
Standing instruction (Inside Alexbank)	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 charge
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

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

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

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 Time deposit upon customer request.
2. the bank applies redemption fees in case of full or partial breakage from Time deposit before maturity date.
3. The customer must maintain an account at ALEXBANK in order to open TDs.
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