

Terms & Conditions:

- Offer valid from 1st of November till 30th of NOV 2024.
- All ALEXBANK's credit cards are included in the campaign (World, Platinum, Titanium, and Gold) except corporate cards.
- The customer gets double ALEXPOINTS in case of purchasing from Carrefour with ALEXBANK's credit cards.
- The offer is valid only for transactions performed at Carrefour Egypt's stores or online.
- The settlement date of the purchase transaction must be within **November 2024**.
- No cap for count of transactions.
- ALEXPOINTS will be added on the **10th of December 2024** from the bank's side.
- Cancelled card before the above mentioned due date will not be included in the double points.
- Refunded transactions will be excluded from double points calculation.
- Commercial transactions will be excluded from points calculation and points earned on them will be purged.
- The bank reserves the right to amend and change these terms and conditions from time to time. The bank shall notify any modification in the manner it deems appropriate. The amendments to these terms and conditions are considered an integral part of them without the need for the written consent of the cardholder.
- Campaign installment tenor is available **from 6 months up to 36 months**.
- Minimum transaction amount to be installed **EGP 500**.
- Admin fees is applied once on the transaction amount as below:

Installment tenor	6 Months	12 Months	18 Months	24 Months	36 Months
Admin fees	10%	16%	22%	29%	37%

- All monthly installments are equal for each transaction.
- Admin fees will be posted normally upon installment booking and included in the next statement with minimum due calculated amount.
- There are no maximum number of transactions as long as they are within **90%** of credit card's limit and within the available limit.
- Extra grace period for 3 months is valid for installments booked during November only.
- Offer is valid only on 0% interest installment with admin fees program.
- This campaign will not be available for invalid, suspended, and/or delinquent cards.
- Canceled, refunded, misuse, and commercial transactions are not included in the campaign.
- Penalty fee is applied in case of request for an early settlement of the installment plan (as per installment programs published T&Cs).
- Admin fees will not be refunded in case of installment acceleration.
- For refunded transactions, customers should contact the bank to cancel the installment plan request.
- The bank shall not be liable for any disputes or controversies between the cardholder and the merchant regarding the commodities or service purchased by the credit card. The bank is not a party to such relationships.