

## ALEXBANK's credit cards cash installment program terms & conditions:

- Facility to withdraw the unused credit limit in cash & convert the amount into equal monthly installments with tenor from **12** to **36** months
- Amount to be deducted from the credit card and credited to the customers' current account to be easily withdrawn from any ALEXBANK branch or using the debit card
- No cash withdrawal fee from ATM
- No cash interest from day one
- Minimum transfer amount is **EGP 2,000** and the maximum amount is **90%** of your credit card limit
- Customer to apply for cash installment request by contacting the bank on **19044**
- There are no documents required for cash installment program
- Customer can choose the tenor of installment as per his/her preference from **12 – 36** months with competitive interest rate
- All monthly installments are equal for each transaction
- There are no maximum number of requests if they are within **90%** of credit card's limit and within the available limit
- The first installment will be posted on the next statement date (**30<sup>th</sup>** of the month) after the installment booking date & will be due for payment after **25** days of the statement date
- The monthly installment is posted as part of the minimum amount due
- For Installment program cancelation, customer must contact ALEXBANK on **19044** prior paying the remaining principal amount
- **3%** penalty fees are applied in case of request for an early settlement of the installment plan. The fees will be calculated on remaining principal amount
- In case of early settlement of the plan, the remaining amount will be part of the next statement's minimum amount due
- This service will not be available if the card is delinquent and/or suspended cards, while active services might be automatically cancelled for the same reasons
- Earn ALEXPOINTS on the amount of cash transferred during campaign period based on the card type
- Points are valid for **24** months from accumulation date
- ALEXPOINTS Program Terms & Conditions apply
- 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 card holder

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Terms & Conditions Apply

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