

Terms & Conditions:

- Facility to withdraw your unused credit limit and convert the amount into equal monthly installments with tenor from **6 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- Amount to be deducted from the credit card and credited to the customers' current account to be easily withdrawn from any ALEXBANK branch or using the debit card.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
- No interest calculated on the monthly installments.
- Admin fee is applied on the transaction amount once as below noting that the below rates are calculated based on the credit cards interest rates applied.

| Installment tenor | 6 Months | 12 Months | 18 Months | 24 Months | 36 Months |
|-------------------|----------|-----------|-----------|-----------|-----------|
| Admin fees | 11% | 17.5% | 22.5% | 29.5% | 37.5% |

- Minimum amount is **EGP 2,000**.
- Customer to apply for cash installment request by contacting the bank on **19044**.
- There are no documents required for the transaction installment program.
- No reward points will be calculated on the Cash installment amount.
- Customer can choose the tenor of installment as per his/her preference from **6 – 36 months**.
- All monthly installments are equal for each transaction.
- No maximum number of allowed cash transfer requests while maximum amount is **90%** of the card available limit.
- The first installment will be posted on the next statement date (**30th** 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 early settlement, customer must contact ALEXBANK on **19033** priors paying the remaining principal amount.
- **2%** early settlement fees is applied in case of request for an early settlement of the installment plan (**Min 50 EGP - Max 250 EGP**)
- 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.
- In case of early settlement of the plan, the remaining amount will be part of the outstanding balance and included in the minimum payment calculated amount due of the next statement .
- 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.