

## Terms & Conditions:

- Campaign is valid from 15<sup>th</sup> of December 2025 till 31<sup>st</sup> of January 2026 (or till vouchers run out).
- All ALEXBANK Mastercard credit cards are included in the campaign (World, Platinum, Titanium, and Gold) except corporate cards.
- Apply for installment by calling 19033 after executing the transaction and within 55 days from the transaction date.
- Winners will be announced at the end of the campaign.
- Vouchers will be sent through SMS on 5th of February 2026 to the registered mobile number and will include your Carrefour voucher code.
- The voucher code can be redeemed at any Carrefour branch when check out.
- When check out and voucher usage, an SMS containing an OTP will be sent, the OTP must be used to confirm the voucher and complete the redemption.
- Vouchers are valid for one month from the date of receiving the voucher.
- The customer can win only once during campaign period.
- Voucher is issued for a single use only.
- The offer is subject to stock availability and will end once the allocated vouchers have been fully redeemed.
- Vouchers value is calculated based on below tiers:

Minimum installment bookings	Voucher value
<b>EGP 10,000</b>	<b>EGP 1,000</b>
<b>EGP 20,000</b>	<b>EGP 2,000</b>
<b>EGP 50,000</b>	<b>EGP 5,000</b>

- Campaign installment tenor is available from 12 months up to 36 months only.
- Campaign includes only 0% interest with admin fees purchase installment program

Installment tenor	12 Months	18 Months	24 Months	36 Months
<b>Admin fees</b>	<b>14%</b>	<b>19%</b>	<b>25%</b>	<b>33%</b>

- Minimum Installment transaction amount EGP 500.
- Monthly installments are equal for each transaction.
- The offer includes all the installments transactions from anywhere inside or outside Egypt.
- The admin fees will be posted normally on the card on the booking date and included in the minimum payment calculation due next month.
- Admin fees can't be converted into installment plan.
- Admin fees will be a part of the outstanding balance and included in the amount due of the next statement, interest will be applied is not settled.
- In case of installment acceleration, 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.
- All installment program terms & conditions applied.
- Offer is valid for all ALEXBANK customers holding credit cards.
- Supplementary credit cards spend will be added to the primary credit card.
- This campaign will not be available for invalid, suspended, and/or delinquent cards.
- Cancelled, refunded, misuse, loading wallets and commercial transactions are not included in the campaign.
- Governmental transactions, tax payments, utilities & subscriptions are excluded from the campaign.
- 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 card or service purchased by the card.
- The bank reserves the right to modify all or some of these terms and conditions at any time at its sole discretion.
- The bank may, at any time and at its sole discretion, take necessary actions to cancel or modify the vouchers or any related benefits for any reason, in accordance with the bank's policies.