## Terms & Conditions:

- Campaign is valid from 1<sup>st</sup> of March till end of Ramadan.
- Campaign includes all transactions executed in "Supermarkets, restaurants & patisseries stores" (POS & E-commerce) in Egyptian pound in Egypt.
- All ALEXBANK's credit cards are included in the campaign (World, Platinum, Titanium, Gold) except corporate cards.
- Customers should submit installment request and register in the campaign by calling **19033** after executing the transaction during the campaign period.
- Minimum transaction amount for purchase installment is EGP 500.
- Minimum transaction amount for cash installment is EGP 2,000.
- Customers can choose the installment tenor from 12 months up to 36 months with 0% interest rate.
- Admin fees is applied once on the transaction amount as below:

0% Purchase installment with admin fees "A service that allows you to install any purchase transaction without interest"

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

**0%** Cash installment with admin fees "A service that allows you to transfer cash amounts from the credit card to the personal account and pay it back without interest"

Installment tenor	12 Months	18 Months	24 Months	36 Months
Admin fees	17.5%	22.5%	29.5%	37.5%

- All monthly installments are equal for each transaction.
- There are no maximum number of transactions as long as they are within **90**% of credit card's limit and within the available limit.
- Supplementary credit cards spend will be added to the primary credit card and maximum cashback amount will be applied on all customer cards under the same account.
- 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.
- Cashback will be calculated on total installment amount (either cash or purchase installment) during campaign period.
- This offer will not be available for delinquent and/or suspended cards.
- 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.
- Cashback will be credited on 24<sup>th</sup> of April 2024.
- 2% penalty fee is applied in case of request for an early settlement of the installment plan (Min 50 EGP Max EGP 250)
- Cancelled and refunded transactions are not eligible in the campaign.
- · Cashback will not be credited if the installment request was cancelled.
- Last day to receive any complaint related to cashback is 30<sup>th</sup> of April 2024.
- 4 winners will be announced each week (one winner for each card type) based on highest spending volumes in campaign MCCs.
- The winners will receive the following gifts:
- First week's gift : Air Fryer
  - Second week's gift: Microwave
    - Third week's gift: Cooker.
- Fourth week's gift: EGP 25,000 will be credited to the account.
- The bank has the right to cancel or amend all or some of the terms and conditions for the gifts.
- Only one gift per customer is granted even if the customer has multiple cards.
- The customer provides his consent to appear in all available media platforms of all types, and the bank has the right to use the customer's name in the event of winning the gift, on the dates specified by the bank.



## FOR ALL THAT COUNTS.