



ALEXPOINTS

Program Terms and Conditions

1. General rules:

1. ALEXPOINTS is a rewards program that consists of ALEXPOINTS and ALEXDISCOUNTS.
2. The customer agrees to subscribe to the Program in accordance with the following terms, in addition to reading the terms and conditions of opening a bank account, issuing a credit card, issuing a debit card and ALEXBANK's Internet banking.
3. The customer is automatically enrolled in the program free of charge according to the points earning eligibility criteria set by the bank. Registration is not required.
4. ALEXBANK may cancel the customer's enrollment in ALEXPOINTS program or their accumulated points on their account in case of any of the following:
 - Closing your account, your card or any of your ALEXBANK products.
 - You face any legal liability.
 - Delay in payment of any of your accounts / cards for any reason.
 - The use of your personal card in commercial transactions
 - Violation of any of ALEXBANK's terms and conditions.
5. The Customer shall have full responsibility for using biometric authentication on ALEXPOINTS Mobile Application such as Fingerprint/Touch ID, Face ID or any other future biometric authentication mechanism the bank decides to activate to access the service. The customer also acknowledges any performed action post authentication without any liability on the part of the bank. It is the customer's responsibility to ensure that his/her mobile device has biometric authentication accuracy of at least **85%**.
6. The customer must ensure that their personal information and mobile number are always updated to be able to register and login to ALEXPOINTS mobile application and to receive the One Time Password (OTP) at the registration on ALEXPOINTS Application or at points redemption. The bank will not bear responsibility towards the customer if they do not benefit from the program, when the customers do not update his personal data or when the customers provides incorrect data.
7. ALEXBANK may cancel ALEXPOINTS program and/or cancel and/or modify any of its features and/or enroll and/or dis-enroll customers and/or modify and/or reduce/cancel the earn scheme on products or services and/or reduce the monetary value of the points and/or the way the points are redeemed, even if these measures will reduce the monetary value of the points already earned after notifying the customer of the method that the bank deems appropriate.
8. ALEXBANK is not responsible for any of the products or services, or for the quality of the products and services provided by the merchants, service providers participating in ALEXPOINTS Program. Any complaint must be addressed to the responsible merchant or service provider respectively.

2. ALEXPOINTS Terms and Conditions:

1. Points earning mechanism is available on ALEXBANK Official website and ALEXPOINTS Mobile Application.
2. For the points earning on ALEXBANK cards, only purchase transactions are eligible and the following are excluded from points earnings:
 - Cash payments or ATM cash withdrawals.
 - Annual Cards administration fees.
 - Interest or commissions charged when credit card payments are delayed.
 - Late payment charges.
 - Credit card account refunded expenses and commissions.
 - Wallet transactions.
 - Commercial transactions.
3. When a card is deactivated or cancelled, all points accumulated will be cancelled.
4. Points are redeemed as follows:
 - You can redeem the points collected at any of ALEXPOINTS participating merchants/stores by just mentioning your mobile number registered at ALEXBANK.
 - Merchants participating in ALEXPOINTS program are available on the ALEXBANK official website and on ALEXPOINTS Mobile Application.
 - Points earned cannot be replaced/transferred to cash and / or transferred to your credit card limit / no value refund is allowed under any circumstances
 - In case of partial redemptions at merchants/stores, you can still pay the difference with your credit/debit cards or in cash.
 - You can redeem any number of ALEXPOINTS at any of our participating merchants/stores with no limits on the minimum number of points to be redeemed.
 - You will not earn points on any debit / credit card transaction that has been settled prior to the date of launching ALEXPOINTS program
 - Points collected expire after **12** months from the earning date.

3. ALEXDISCOUNTS Terms and Conditions:

1. Offers and discounts are not provided by ALEXBANK and therefore ALEXBANK is not responsible for the terms and conditions binding for such offers / discounts. Therefore, ALEXBANK recommends reading all terms and conditions related to the offers and discounts provided by participating merchants through ALEXPOINTS Mobile Application.
2. Payment must be made using any of ALEXBANK credit or debit cards.
3. Discounts do not apply during periods of promotional campaigns or public holidays unless stated otherwise.
4. ALEXBANK may change /remove any offer /discount after notifying the customer of the method that the bank deems appropriate.
5. Any changes related to ALEXDISCOUNTS are posted on the ALEXBANK website and ALEXPOINTS Mobile Application

4. Electronic Coupons Terms and Conditions:

1. Electronic coupons: are coupons that the bank may provide to customers within the promotional campaigns in accordance with the eligible conditions for each campaign. Coupons can be redeemed in accordance with the terms and conditions which customers are notified of in any way the bank deems appropriate.
2. At any time and with prior notification of in any way the bank deems appropriate, ALEXBANK reserves the right to cancel the Electronic coupons and/or cancel and/or modify its features and/or change, add or remove the participating merchants or offers and/or modify or reduce the monetary value of the coupon and/or the way the coupons are exchanged, even if these measures will reduce the monetary value of the coupons already earned, with the knowledge of the Bank and without any prior notice.

You hereby agree to subscribe in the program (ALEXPOINTS and ALEXDISCOUNTS) in accordance with the previous conditions, which must be read in addition to reading the terms and conditions for opening a bank account, issuing a credit card, issuing a debit card and the Internet banking.

In case of any complaints, the customer shall contact ALEXBANK call center immediately on **19033** for all customers and on **19044** for Magnifica and Private customers or by visiting the nearest branch of the bank. The bank shall respond to that complaint within **15** working days from the date the complaint is received. For other complaints related to transactions with external parties, the customer shall be notified of the time required to study that complaint. In case the customer does not accept the bank's response, he/she shall notify the bank in writing within fifteen working days from the date of receiving the bank's response. This shall include the reasons for non-acceptance to be reviewed and examined once again by the bank and the final response shall be sent to the customer within **15** working days accompanied by appropriate and clear justifications especially if the response does not change. In all cases, the customer is not entitled to resort to the Central Bank of Egypt before submitting his/her complaint to ALEXBANK if bank does not respond within the mentioned periods.

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Intesa Sanpaolo Group

**FOR ALL
THAT COUNTS.**