



ALEXPONTS

## Program Terms and Conditions

### 1. General rules:

1. ALEXPONTS is a rewards program which allows customers to accumulate points and redeem them at a later date.
2. The customer agrees to subscribe to the Program in accordance with the following terms and conditions mentioned in Customer's account opening application form, and/ or Credit Card issuance form, and/ or Debit card issuance form.
3. The customer is automatically enrolled in ALEXPONTS program upon performing the first eligible transaction, no registration is needed from customer side, enrollment is totally free of charge according to the points earning eligibility criteria set by the bank.
4. ALEXBANK has the right at any time, at his sole discretion to take any corrective action towards customers' enrollment in ALEXPONTS, including but not limited to; suspending/ deactivating/ limiting customer's enrollment in ALEXPONTS program, and/ or purge formally accumulated points, and/ or deduct balance related to misused values from customer's accounts in case of any of the following examples but not limited to:
  - The use of personal debit and/ or credit in commercial transactions and/or incase of card misuse behavior captured on the card.
  - Closure of ALEXBANK's account.
  - Customer is impacted with any legal liability.
  - Delay in payment of any of accounts / cards for any reason.
  - Violation of any of ALEXBANK's terms and conditions.
5. The Customer shall have full responsibility for using biometric authentication on ALEXPONTS 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 receive the One Time Password (OTP) at the registration on ALEXPONTS Application or at point/vouchers redemption. The bank will not bear responsibility towards the customer if they do not benefit from the program, if the customers do not update his personal data or if the customers provides incorrect data.
7. ALEXBANK may cancel ALEXPONTS program and/ or cancel and/ or modify any of its features and/ or services 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 and/ or apply points redemption limit, 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 pf the products, services or the quality of the products provided by the merchants participating in ALEXPONTS program. In case of any complaint, it must be addressed to the responsible merchant/service provider, respectively.

### 2. ALEXPONTS Terms and Conditions:

1. Customer can accumulate ALEXPONTS when they preform any of the following transactions (earning mechanism is available through ALEXBANK official website and ALEXPONTS mobile application):
  - Purchases using a credit or debit card.
  - Activation of Internet and mobile banking services.
  - Performing transfers to other accounts (beneficiaries) through the Internet and mobile banking services.
  - Segments welcome points for: Upper Mass / Magnifica / Private / High Net Worth customers.
  - Points related to selected criteria for commercial campaigns.
2. The following are excluded from points accumulation:
  - Cards refund and/ or reversed transactions' will be deducted from customer's ALEXPONTS.
  - ATM cash withdrawals/deposits.
  - 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. If customer closes his/her bank account, all the points accumulated will be canceled and loyalty wallet will be automatically deactivated.
4. Points are redeemed as follows:
  - Bank customers can redeem their accumulated points at any of the merchants participating in by following those steps:
    - Customer shall mention his/her registered mobile number to the cashier & highlight the number of points to be redeemed
    - Customer will then receive an SMS with a One Time Password (OTP) to give to the cashier.
    - Once the cashier verifies the OTP, the transaction will be completed and the customer will receive a confirmation SMS.
  - Merchants participating in ALEXPONTS program are displayed on ALEXBANK official website and on ALEXPONTS Mobile Application.
  - Points accumulated 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 card or in cash.
  - You can redeem ALEXPONTS at any of our participating merchants/stores only. Visit ALEXPONTS application or ALEXBANK official website to know the participating brands.
  - You will not earn points on any debit / credit card transaction that has been settled prior to the date of launching ALEXPONTS program.
  - Points accumulated expire after 12 months from the transaction date.
  - All points earned /accumulated during a calendar month will be reflected on the loyalty wallet on the 10th day of the following month, with the exception of public holidays.

### 3. 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.

I hereby the undersigned acknowledge, "the Customer" that I fully understand these terms and conditions, I explicitly agree to all the terms and conditions and committed to use «ALEXPONTS» exclusively within the provisions provided herein.

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.