

Terms & Conditions:

Existing customers will receive a reward for successfully referring a new customer to the Premium, Magnifica, or Private segments, provided that the «referred» customer opens and funds an account with the minimum average balance applicable to the respective segment, as specified below, for two consecutive months from the account opening date month.

- The campaign will run from September 1st to December 31st, 2026.

Segment	Premium	Magnifica	Private
Average 2 Months Balance	EGP +100K	EGP +750K	EGP +5M

Reward Matrix:

Existing/New	ALEXPOINTS (Equivalent in EGP)		
	Premium	Magnifica	Private
Premium	EGP 2,000	—	—
Magnifica		EGP 5,000	
Private			EGP 10,000

Both existing and new customers will receive the same reward amount. For example:
If an existing Magnifica customer refers a new Premium customer, neither will receive a reward. However, if they refer a new customer in the Magnifica segment or higher, both customers will receive the Magnifica reward amount In case the new customer maintained 2 average consecutive months after the account opening date month.

Example:

For accounts opened during September 2026, must maintain the segment average balance during October & November to receive points in December 2026

General rules and regulations:

- Customers are allowed to refer individuals to any segment. They'll be rewarded based on their current segment only if the new to bank (NTB) is coded as the same segment or higher one.
- No rewards will be added if a customer refers someone into a lower segment than their own.
- Amounts for the referred customers (NTB) must be fresh funds and not internally transferred or from disbursed loans.
- Rewards will be added the following month after the customer maintains 2 months average liability balance (2 months of the following account opening date).
- There is no maximum cap on the number of referrals a single customer can submit during the campaign period.
- The referred mobile number in the lead form must match the opened NTB and must not be duplicated with other existing customer (If the mobile number in NTB isn't matching the lead form.
- Lead form submission date must be before account opening date.
- Submissions containing inaccurate data won't be processed.

Bank on the right advice.

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