

استمارة تحديث بيانات إعرف عميلك
Know Your Customer Update Form (KYC)

Customer Information

Customer Number:

Credit Card Number/s:

Account Name:

Full Name of Account Holder:

Name of Guardian (in case of Minor):

Name of Donor (in case of Grant):

Place of Birth

Date of Birth: / /

Governorate:

Date of Birth (Minor): / /

Country:

Gender: Female Male

For Egyptians

National ID:

Date of Issuance: / /

Marital Status: Married Widow Divorced Single

For Non Egyptians

Nationality: Passport Number

Place of Issuance: Issuance Date Day Month Year

Expiry Date Day Month Year

Do you have Egyptian residency? Yes No Egyptian Residency Visa Expiry Date Day Month Year

Details of Other Nationalities / Residency (for Egyptians & Non Egyptians)

Do you have other nationalities? Yes No Nationality:

Passport Number / Refugees Travel Document Number:

Place of Issuance:

Issuance Date: Day Month Year Expiry Date: Day Month Year

Do you have residency in other countries? Yes No

Country of Residence / Address:

Residential Address

Permanent Residential Address

Residence Type: Owned Family Owned Rented Resident Since: Year

Building Number and Street: Floor:

Apartment Number: Area:

Governorate: Country:

Nearest Landmark: Postal Code:

Occupation Details

Business Sector:	Tourism	Construction	Petroleum	Pharma
	Industry	Agriculture	Services	Others
Employment Status:	Employed	Self-Employed	Unemployed	On Pension
Occupation:			Job Title:	
Employer Name:			Employed Since:	/
Company Name (For Self-Employed Only):				
Line of Business:			Owned Since:	/

Business Details

Building Number and Street:			Floor:		
Apartment Number:			Area:		
Governorate:			Country:		
Nearest Landmark:			Postal Code:		
Work Phone:	+			Mobile:	+
Source of Income:	Salary	Inheritance	Private Business	Land	Other
Annual Income:					
	From LE 100,000 - LE 250,000	Up to LE 100,000	Above LE 1,000,000	From LE 250,000 - LE 1,000,000	
Estimated Investment Per Month:			Estimated Monthly Deposits:		
Estimated Monthly Transfer:			Car Ownership:	No	Yes
Correspondence Address	Residence	Work	Other		

Other Mailing Address

Building Number and Street:			Floor:		
Apartment Number:			Area:		
Governorate:			Country:		
Nearest Landmark:			Postal Code:		
Home Phone:	+			Mobile:	+
E-mail:					
Do you want to change the statement type to "e-statement"?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Other Details

Are you or a direct family member or a close associate currently / formerly a Public Official or a high Profile Political Figure / PEP?	Yes	No
If yes please specify:		
PEP Name:		
Type of Relation:	PEP Position:	

Accounts with other Banks

Bank Name:			Branch:		
Bank Name:			Branch:		
Spouse name:			Spouse Profession & Position:		
Declaration: I confirm that the infomation given above is true & correct					
Name:					
Signature:					
Please attach a copy of your valid National ID/Passport (<i>for foreigners</i>) and Power of Attorney (<i>if Applicable</i>)					

Dormant Account Activation

This request is limited to customers within bank premises only.

Kindly activate all my dormant accounts and I acknowledge the balances of my account numbers and all the transactions done on the account till today.

Customer Number:

Account Number:

Customer Signature:

Terms and Conditions for Inactive/Dormant Accounts

We acknowledge and fully understand the following definitions, rights, and duties that the relevant employee has explained to us:

- 1. Dormant Account: An account where none of the following transactions have taken place for one year for current accounts and two years for savings accounts: Withdrawals, deposits, transfers, electronic or authenticated balance inquires. Transactions carried out by the Bank on the customer's accounts, such as deducting fees or adding interest, do not qualify as actions that make an account active.
- 2. Customers with Dormant Accounts: Customers whose bank accounts are dormant.
- 3. Active Account: An account where a transaction (withdrawal, deposit, transfer, electronic or authenticated balance inquires) was carried out within at least one year for current accounts and two years for savings accounts through any of the Bank's branches or its other available means of communication or digital channels.

- 4. If the customer has other active accounts, he/she has the right to activate his/her dormant accounts after his/her identity is verified according to the Bank's regulations by visiting the nearest branch or through any other available means of communication.
- 5. If the account is considered dormant, the customer must perform the following actions: authenticate account balance and submit a written request to reactive account, through any available means of communication and according to the Bank's regulations in this matter.
- 6. The Bank has the right to close the account if a year has passed since the balance reached zero and the customer did not reactive the account.
- 7. Drawn checks will continue to be cashed and standing instructions will be carried out on dormant accounts and they will not be considered account reactivation.

Customer Signature:

Date:

For Bank Use Only

In case of payroll - Has company letter been obtained?	Yes	No	Special Nature Account?	Yes	No
Compliance Approval Obtained?	Yes	No	SDN List Checked?	Yes	No
Delivered by Hand	Delivered by Mail				

Prepared by:

Authorized by:

General Terms & Conditions for Account Opening

1. I authorize the Bank to send the statements of account and all correspondences to me through the mail by registered mail with acknowledgment receipt to the address provided on the application within a maximum of 90 days. I declare that if the Bank does not receive a written objection from me about the balance indicated in the statement of account sent to me within thirty days from the statement dispatching date, this shall be considered a final approval from me on the balance indicated therein and I shall have no right to object to the balance in my accounts with you thereafter. In the event no statement of account is received by me within thirty days from the date were I notified by the statements, I shall be required to request it from you within a maximum of 7 days, and failing to do so shall not entitle me to invoke its non-receipt against you and the balance shown on such statement shall be binding on me. Accordingly, the books and accounts of the Bank shall be deemed conclusive evidence of all amounts due or which may become due under this declaration, and I hereby declare that the Bank's entries and accounts in this respect shall be final and binding on me and that I may not object thereto.
2. I warrant to issue all requests submitted from me to you on the Bank's standard forms, including depositing cheques either presented by me or by any third party and in the event of submission of any instruction not written on the Bank's standard forms, I hereby agree/declare on all terms and conditions, undertakings and obligations written on the face and the back of the Bank's standard forms, and I accept/release the Bank from any responsibility and damages that may incur to me and this is a final and irrevocable undertaking from me.
3. I undertake to advise the Bank, at least 24 hours prior to any withdrawal exceeding EGP 250,000 or its equivalent in any foreign currency.
4. I hereby unconditionally and irrevocably authorize the Bank to set off any due amount to the Bank from any of my accounts or liabilities products (Time deposits, Certificate deposits, ... etc.) in the Bank. If such amounts and liabilities are determined in a currency other than that of the due amounts, the Bank shall have the right to sell them or convert them to the currency of the due amounts at the rules declared by the Bank on the day of their sale or conversion.
5. I declare that I have taken up elected domicile mentioned in the account opening application and any advice or notice or communication reaching this address shall be deemed validly delivered and productive of effects against me unless I undertake to advise the Bank in writing or through call center of the change of such address within 30 days from date of change. The Bank shall not be responsible for any breach of confidentiality resulting from account statement dispatch.
6. I declare the Bank's right to block or close all accounts in my name at any time for any reason, according to the absolute discretion of the bank, without the need for prior notification and without any responsibility on your bank.
7. CIB has the right to disclose data & present documents related to these accounts whenever it takes legal procedures against the customer.
8. The bank is authorized to obtain any required data/information related to me from any other sources (CBE, Banks or credit information & credit scoring agencies or any other party) provided that it is not violating the applicable laws in Egypt. Similarly, the Bank is entitled to provide same information/data or documents upon request from sources stated above provided that it is not violating the applicable laws in Egypt without any liability on the Bank.
9. I am entirely responsible for any document(s) or writing(s) of my own cheque(s) which were drawn on the Bank and be signed by me and I disclaim responsibility for the Bank and all employees by writing or signing any document(s) or cheque(s) related to the Bank using special pens with disappearing ink and in this case microfilm or photo copies of such document(s) / cheque(s) bearing my signature will be treated as original document(s) and cannot be denied by me in the present or in the future as I agree to indemnify the Bank immediately for any damage or loss that may result.
10. I hereby declare that I am aware that the Bank records all calls concerning transactions requested by me and I hereby undertake to bear all consequences whatsoever which may result directly or indirectly on me without any responsibility on the Bank that could occur due to using the recorded call option or executing/amending my profile or implementing any request such as but not limited to such as but not limited to (changing mobile number, correspondent address, debit/credit cards activation or any other service or activating any further requests/services could be provided by the CIB call center currently or in the future, or validating my transactions....etc) and I acknowledge the Bank's right to obtain any verification that is required to verify my identity before executing any service requested by me.
11. In case of debit card(s) are not received / collected within 90 days from the issuance date, I authorize the Bank to destroy/cancel the debit card(s) and I shall bear all charges.
12. I authorize the Bank to debit the existing account or any other account opened with the Bank in my name in order to correct any entry that had been processed in these accounts by mistake without previous notification from Bank's part (whether through reversing the entry or by any other normal accounting procedure).
13. The Bank is also authorized to debit and record expenses originating from this account such as account opening, stamp duty, postage, telexes, insurance, commissions ..etc to my account.
14. I authorize the Bank to place seizure or blockage on any of my accounts or debit the value of the taxes or deduction of any formal claim.
15. I, the undersigned, hereby disclose my consent of any amendment to be made to this account opening application terms and conditions by the Bank to be enclosed thereto by any means of communication practiced by the Bank, which shall be obliging me unless challenged by a written notice within a maximum period of 15 days from the date of notification.
16. In case you request the E-statements, our Bank is not obliged to send you a hand-out Statement for your account.
17. This application is executed in both Arabic & English languages, in case of discrepancy, the Arabic version shall prevail.
18. Any dispute that may arise with regard to the terms & conditions shall be settled finally by the Egyptian Courts.
19. Our complete knowledge, awareness and acceptance of the fees, expenses, commissions and interest list as applied at the Bank on all of the products and services provided to us, and that the said list is announced at all of the Bank's branches and communication channels including the Bank's official website. Furthermore, we hereby declare the Bank's right to amend the said list periodically without reverting to us for any approvals.
20. In case we wish to close the, or stop the usage of the Bank's product or service, subject of the above-mentioned request/ contract, we are obliged to head to the nearest branch and/or contact the Bank's call center to inquire for the applied fees and discounts from the Bank's side (if any) without any liability or responsibility on the Bank's part.
21. In case we witnessed any fraudulent , or theft act on any of our accounts held at the Bank or the loss of any of the Bank Cards delivered to us from the Bank (in all its forms), we are obliged to head to the nearest branch and/or contact the Bank's call center to report and prove the said situation in order to allow the Bank to take the necessary actions and procedures in order to ensure and verify this situation and to prevent the occurrence of any damages to us (if possible), without any liability or responsibility on the Bank's Part in this regard.
22. We acknowledge the mechanism of submitting complaints at the bank, through any of the bank's official channels which are: Call center, Internet banking / mobile banking application, the Customer Care unit email, CIB official website or any of CIB branches. CIB shall reply to the complaint within 15 working days of its submission date (except for the complaints related to transactions processed with third parties. If the customer is not satisfied with the reply of the Bank or the service provider, the customer shall, within 15 working days from receiving CIB's reply, notify the Bank, indicating the reasons of dissatisfaction. If the customer failed to do so, this will be deemed an implicit acceptance of the Bank's reply. When the Bank receives the non-acceptance notification, the Bank will reconsider and investigate the complaint and provide the customer with the final reply in 15 working days with valid justification in case of no change in Bank's reply.
The customer may not escalate the complaint directly to the Central Bank of Egypt except in the following cases:
 - Does not receive any reply from CIB in respect of the submitted complaint within 15 working days from the delivery date.
 - Does not accept CIB's final reply concerning the complaint..
23. The bank is committed to notify customers by service outage due to planned maintenance.
24. The Customer shall not offend the Bank, its employees, delegates, agents or correspondent banks or take any procedure or action that may harm the Bank or its reputation whether inside or outside the Bank's premises and branches, via any electronic means or on social media. In case the Customer violates this clause, the Bank may close the account and take all the necessary banking and legal procedures against the Customer to maintain the Bank's rights.

Current Account

1. I undertake to bear all consequences whatsoever which may result directly or indirectly to the Bank from the loss, theft or misuse of any or all of the cheque(s) which I received from the Bank, exempting the Bank from any liability arising from cashing these cheque(s).
2. I agree on the Bank procedures for calculating and posting its interest which may become due as result of my overdrawing any amount due to the Bank from any of my account(s) without prior approval and that such returns shall be calculated and added to the monthly balance at the debit return rate applied at the Bank, moreover, I authorize the Bank to debit and record expenses originating from this account such as postage, telexes, insurance, commissions ...etc., to my account.
3. In case I request to stop the payment of a check drawn from any of my current accounts, I completely release the Bank from any responsibility that may incur and I undertake to compensate the Bank for any loss or damage which may occur as a result of implementing our stop payment check request. I declare my knowledge that the Bank will hold an amount equivalent to the check's value that is required for the stopped payment. I also declare that I release the Bank from any responsibility for accepting and cashing the check that is required to stop its payment before receiving a written stop payment request with enough time to allow the Bank to execute our request.

Saving Accounts

1. The interest rate set by CIB for this type of account and prevailing at the Bank shall apply to this account and the Bank shall have the right to change the applicable interest rate at its sole discretion any time.
2. For saving accounts in Egyptian pounds, the interest will be calculated on the minimum monthly balance in the account starting from the minimum limit to calculate the interest on Egyptian pound, and the interest rate will be credited on the first working day of the month following the due month (according to the product type).
3. For saving accounts in foreign currency the interest will be calculated on the daily closing balance and credited to the account on a quarterly basis, the first working day following: March 31st, June 30th, September 30th, December 31st.

Terms & Conditions for Electronic Services

1. Customer has reviewed and approved all the bank's electronic services terms and conditions published on the CIB's website www.cibeg.com, which include the Higher Authentication Service: One Time Password (OTP) that allows - as one of the features - to perform external transfers through electronic channels, and which is subject to update as per the bank's assessment.
2. In case the customer has chosen the e-Statement option, s/he will be able to review/print his bank accounts' statements and his credit cards' statements as well through Internet Banking, and declares that this electronic option replaces the printed statement that is sent through physical mail. And the customer declares that electronic statements communicated by the bank are accurate and confirmed by the customer, unless the customer disputes on what is communicated in the statement within thirty days from statement issuance date, and if the customer does not dispute within this duration, this is considered a confirmation on the accuracy of what is communicated in the statement, and that the customer declares the accuracy of all entries and balances on his/her accounts and credit cards. The customer is also responsible for continuously maintaining the updated e-mail address record with the bank.
3. The debit card along with its number and associated PIN allow access to multiple electronic services and execution of different banking transactions. Upon using any of these services, this is considered as the customer's acknowledgement and acceptance of the related terms and conditions regulating these services which are published through the respective channels or on the official website of the bank.
4. Customer should review and adhere to all security guidelines related to electronic channels published on these channels or on the bank's official website.
5. The bank takes all necessary security precautions to ensure the confidentiality of customers' data, however the bank gives no guarantee against computer viruses or intrusions, the customer must take all necessary measures to protect private information. In addition; CIB is not responsible for any damages that might affect the customer as a result of using online services.
6. Customer must never disclose his/her username or password or any other

authentication method related to electronic services or debit card PIN code to any third party for any reason including bank employees. In case this information is disclosed to any third party, this is considered an authorization from the customer to this party to use his/her accounts, the customer hereby is deemed responsible for all activities taking place on the accounts following this disclosure. The customer does not have the right to dispute for any losses incurred as a result of these transactions unless an act of negligence or deliberate action is proven against the bank.

7. The bank has the right to amend any of the terms and conditions regulating the electronic banking services at any time and with no need for prior notification to the customer. The bank will notify the customer with the amendments through the suitable means and such amendments are considered binding and enforceable.
8. All banking services provided through Electronic channels including internet banking services are governed by Egyptian laws applied for this matter and all later amendments.

Declaration

I declare that my data provided in this application is accurate and complete, and that I understand and expressly agree and accept the Bank's general terms and conditions related to these accounts and those related to electronic services.

I undertake to update my personal data in case of any changes occurring or upon the Bank's request within 30 days.

I, the undersigned, hereby declare that I am the sole owner and beneficiary of the opened account, and I acknowledge my full responsibility for the legality of the source of any fund deposited/transferred to any of my accounts. I further declare my responsibility to examine that any fund is in compliance with the Anti-Money Laundering Law, its executive statute and relevant executive resolutions. I agree on the issuance of a Debit card for current/saving account, I have accepted the terms and conditions stated on the debit card issuance application and received a copy from it, I declare that I have received the Bank services guide stating Bank services tariffs. I agree and I am fully obliged and committed to all terms and conditions of the Bank service guide in which the Bank has the right to amend at any given time.

Customer Signature:

Date: / /

