

## **CIB DEPOSIT CARD TERMS & CONDITIONS**

1. The card will be delivered to the company's delegated person to be used for cash and cheque deposits in companies' accounts upon his signature.
2. The company and cardholder undertake about the full responsibility about any cheque deposit transactions or any Cash Deposit done via the card over CIB ATM machines without any liability on commercial international bank (Egypt).
3. The Bank shall prepare the required card within a week from receiving the request. The bank shall keep the right to cancel the card in case of passing two months from the card issuance date without being delivered.
4. The cardholder is responsible to keep the card PIN no. in secured place and not to be disclosed to third party without any responsibilities on the Commercial International Bank.
5. This deposit card will be used through CIB ATMs only to deposit into the company's account(s) mentioned in this application.
6. In case of card loss, the company should notify the Bank by written notice delivered by hand or through registered mail endorsed by the company authorized signatories (registered at the bank) , accordingly the bank shall cancel the card without being responsible for the results of the usage of the lost card except after one full working day from the date of receiving this notification
7. In the case of cancellation of the account(s) linked to the deposit card or freezing or stop dealing for whatever reason, the service under these card(s) will stop automatically.
8. The Bank completely cleared his responsibilities for knowing others for this data, whether as a result of the loss of the card or know of others using their PIN number and the bank should be informed to stop dealing with card users through any bank Channels and committed to the law.
9. In the case of the company's need to cancel the issued card, this should be done through one of the bank's branches by a request signed by the companies approved signatories registered at the bank.
10. Commercial International Bank is not responsible for any loss or damage direct or indirect may occur to the company resulted from any deposit transaction happened through this card or any confidential information can be obtained.
11. The company is fully responsible of the source of any funds deposited to my account through our delegated persons; and such amounts comply with the Anti-money laundering combating terrorist financing law, its executive statue, and relevant executive.
12. The cardholder is not allowed to subscribe in internet banking services as well as any of CIB eservices but only allowed to make cheque and cash deposit transactions over ATMs.
13. The bank can amend all/part of the terms and conditions concerning this application from time to time if the bank informs the customer by any mean based on bank sole decision, and the new amendments are considered effective without the need of written approval from the customer.
14. The application is drawn up in both Arabic and English language, Arabic language prevails in case there is difference between the Arabic and English versions.
15. The customer acknowledges and accepts the listed fees, charges and returns applicable to the products and services offered by the bank, which are announced at all of the Bank's branches and through the Bank's channels of communication, including the website. The customer acknowledges that CIB maintains the right to amend this list periodically without obtaining the customer's prior consent.
16. The customer acknowledges their understanding of and compliance with the CIB complaint mechanism announced through publications available at branches, direct emails and by CIB call center representatives. In case of complaints, the customer acknowledges their obligation to refer to CIB first, rather than filing the complaint with the Central Bank of Egypt (CBE), unless CIB does not respond within 15 days of receiving the complaint or does not respond in the manner agreed upon and announced to customers.
17. In the event the customer would like to terminate a service, they are required to go to the nearest branch and/or contact the CIB contact center to inquire about the expenses or fees offered by the bank in this case (if applicable), without any responsibility or obligation falling on the bank.
18. The customer acknowledges that they will refer to the Bank's official website for information regarding any planned service outages.