



# International Spending Limits for CIB Credit Cards

Traveling abroad? Here's how to activate your credit card's international purchase limit by following any of the below instructions:

- Send an email to: [International.cardtravel@cibeg.com](mailto:International.cardtravel@cibeg.com) with your National ID number (for Egyptians) or Passport number (for Foreigners), the last 4 digits of your credit card that you wish to use while traveling abroad
- Contact your relationship manager
- Visit your nearest CIB Branch or contact the call center
- To ensure that your request is implemented in a timely manner, please inform the bank within 3 to 7 days prior to your travel date
- You are obligated to visit your nearest branch within 90 days from activating your credit cards' international purchase limit to submit the following required documents:
  - Your National ID number (for Egyptians) or Passport number (for Foreigners)
  - Last 4 digits of your activated credit card international limit
  - Registered mobile number
  - Copy of passport
  - Copy of departure date stamp from Egypt on your passport during the limit activation period (30 days)
  - Copy of arrival date stamp to Egypt on your passport during the limit activation period (30 days)

Important notes:

- Your residency permits or foreign passports will no longer be accepted as travel document proof
- The activated international spending limit should only be used aboard and during your travel dates only
- Your approved international purchase limit will be valid for 30 days from the date of your request
- If you do not notify the bank that you are traveling abroad through any of the above mentioned channels, your monthly credit card international purchase limit will remain the same as shown in the below table "Credit Cards International Spending Limits (Inside Egypt)" based on your segment type
- If you hold more than one CIB credit card, your monthly international purchase limit inside Egypt will be based on your segment type and combined across all your credit cards as shown in the below table "Credit Cards International Spending Limits (Inside Egypt)"
- If obligations are not met, bank is required to:
  - Stop your credit cards
  - Report back to the Egyptian Credit Bureau I-Score to be placed in the negative list
  - Include you in list of customers prohibited from issuing credit cards or benefiting from banking services in the future
  - Informing the concerned authorities to take the necessary actions
- CIB reserves the right to take an appropriate action in case of any misuse of the credit card in foreign currency

Credit Cards International Spending Limits (Outside Egypt)						
Your monthly international spending limit for your credit card is determined by your segment type, not by the type of your credit card						
Segment Type	Prime Segment	Plus Segment	Wealth Segment	Private Segment	Business Banking Segment	Corporate Segment
Monthly International Cash Withdrawal Limit	EGP 3,500	EGP 5,000	EGP 8,000	EGP 10,500	EGP 4,000	EGP 4,000
Monthly International Purchase Limit	EGP 100,000	EGP 175,000	EGP 250,000	EGP 300,000	EGP 175,000	EGP 250,000

Credit Cards International Spending Limits (Inside Egypt)						
Your monthly international spending limit for your credit card is determined by your segment type, not by the type of your credit card						
Segment Type	Prime Segment	Plus Segment	Wealth Segment	Private Segment	Business Banking Segment	Corporate Segment
Monthly International Purchase Limit	EGP 75,000	EGP 75,000	EGP 100,000	EGP 100,000	EGP 100,000	EGP 100,000

- International spend on debit cards linked to local currency accounts has been stopped
- Cash withdrawal fees from International ATMs is 10% min. 20 EGP
- Foreign exchange markup fees are 5% for all cards
- Effective April 1<sup>st</sup>, 2024, any newly issued credit card will be restricted from international transactions for the first two months from the issuance date
- For customers living abroad, kindly note that proof of residency abroad is not accepted as a travel document and customers must submit a copy of their departure date and arrival date to Egypt stamps during the 30 days activation period
- CIB Overseas customers will be subject to the same limits applicable to their respective segment
- If you hold a CIB credit card but do not have an account, your monthly international spending limit will be equivalent to the Prime segment limit listed in the table

In case of purchases in foreign currency, the transaction's value is deducted according to the foreign exchange rate on the transaction's settlement date, which is determined by the merchant or the acquirer bank, and not the execution date. Therefore, please ensure that there is sufficient balance in the account or card on the transaction's settlement date.

A note on the international spending limits for credit cards (purchases or retail transactions):

The foreign currency usage maximum limit within 30 days is the monthly international purchase limit set in the above table. Please note that the 30-day count will start with the first transaction in foreign currency on a rolling basis.

Example: If the monthly international purchase limit of the credit card is EGP 40,000 and you use the equivalent of EGP 20,000 in foreign currency on the first day of the month, EGP 15,000 on the 15th, and the equivalent of EGP 5,000 in foreign currency on the 20<sup>th</sup> day, then you will start the following month with a usage limit equivalent to EGP 20,000 in foreign currency, increasing to EGP 35,000 on the 15th day and EGP 40,000 on the 20th day.

Notes on international spending at specific merchant categories:

- International spending at certain merchant categories will be restricted or limited on credit and debit cards
- International purchase of jewelry is restricted

