

General Q&As**Q1- Why are the services down?**

We apologize for the inconvenience. We are currently upgrading our systems to better serve you, which is causing some services to be unavailable from Thursday, 13 January 2022 at 7 pm until Saturday, 15 January 2022 at 12 am.

**Q2- Can I still use my debit card to make purchases and withdraw cash during the upgrade?**

All debit card transactions through CIB and non-CIB ATMs and POSs will be unavailable from Thursday, 13 January 2022 from 7 pm till 8 PM . You can use your credit cards normally in the meantime

**Q3- I have scheduled recurring transactions during the maintenance window. When can I expect them to be processed?**

Please note that all standing instructions will be processed after the scheduled upgrade on Saturday, 15 January 2022

**Q4- What should I do if I want to pay my bill or recharge my mobile during the upgrade?**

Unfortunately, bill payment and phone recharge services will be unavailable over Phone Banking until Saturday, 15 January 2022. During this time, you can still use the CIB Smart Wallet or any of our ATMs to pay your bills or recharge your phone

**Q5- Can I withdraw cash from ATMs?**

Withdrawals using your debit cards will be unavailable on Thursday, 13 January 2022 from 7 pm to 8 pm.

**Q6- Can I deposit cash into my account?**

Depositing cash into your account through cardless services will be unavailable until Saturday, 15 January 2022. You can deposit cash into your account using your debit card and PIN through CIB ATMs

**Q7- How can I check my balances?**

Mini statements will be unavailable throughout the scheduled upgrade, but you can check your balances through any of our CIB ATMs, except on Thursday, 13 January 2022 from 7 pm to 8 pm.

**Q8- Can I carry out payroll transfers for my company's employees?**

Payroll transfers will not be available during the upgrade. Please schedule your transfers before or after the upgrade.

**Online Banking Q&As****Q9- Why can't I access Internet or Mobile Banking?**

We apologize for the inconvenience. We are currently upgrading our systems to better serve you, which is causing some services to be unavailable from Thursday, 13 January 2022 at 7 pm until Saturday, 15 January 2022 at 12 am.

**Q10- When will I be able to access the online channels again?**

You will be able to access the online channels on Saturday, 15 January 2022.

**Q11- How can I check my account or card movements?**

We apologize for the inconvenience. We are currently upgrading our systems to better serve you, which is causing some services to be unavailable from Thursday, 13 January 2022 at 7 pm until Saturday, 15 January 2022 at 12 am.

**Q12- How can I transfer money between my accounts?**

You can transfer money within your CIB accounts through any CIB ATM but make sure both the source and destination accounts are linked to your debit card.

**Q13- What should I do if I want to transfer money outside my accounts?**

This service will be unavailable from Thursday, 13 January 2022 at 7 pm until Saturday, 15 January 2022 at 12 am. Please make sure to perform all transfers before then. We apologize for the inconvenience.

**Q14- What should I do if I want to transfer money abroad during the upgrade?**

This type of transfer will be unavailable from Thursday, 13 January 2022 at 7 pm until Saturday, 15 January 2022 at 12 am. Please make sure to perform all transfers before then. We apologize for the inconvenience.

**Q15- What should I do if I want to settle my credit card during the upgrade?**

You can settle your credit card before 7 pm on Thursday, 13 January 2022 or after 12 am on Saturday, 15 January 2022 through the following:

1. Internet or Mobile Banking
2. Phone banking service
3. Depositing cash through our ATMs
4. Transferring from your account to your card through our ATMs

**Q16- I have scheduled transactions via Online Banking during this period. Will they be executed successfully?**

We apologize for the inconvenience. Any transaction scheduled for Thursday, 13 January 2022 through Saturday, 15 January 2022 will be executed after the upgrade

**Q17- How can I dispute a credit card transaction?**

Please call 19666 and an agent will assist you.

[Loans Q&As](#)

**Loans Q&As****Q18- What should I do if I want to settle my loan/overdraft during the upgrade?**

If your loan account is linked to a debit card, you can deposit cash into your account using your card before 7 pm on Thursday, 13 January 2022 or after 12 am on Saturday, 15 January 2022.

**ATM Q&As****Q19- Why can't I deposit cash into my account through the ATM in cardless mode?**

We apologize for the inconvenience. We are currently upgrading our systems to better serve you, which is causing some services to be unavailable until Saturday, 15 January 2022, including cardless deposits. You can deposit cash into your account using your debit card.

**Q20- Can I deposit cash into my account?**

Yes, you can deposit cash into your account using your debit card and PIN through any CIB ATM, except on Thursday, 13 January from 7 pm to 8 pm. Cardless deposit services will be unavailable until Saturday, 15 January 2022.

**Q21- Why didn't I receive a mini statement for my account from the ATM?**

We apologize for the inconvenience. We are currently upgrading our systems to better serve you, which is causing some services to be unavailable. Account mini statements will be available starting Saturday, 15 January 2022.

**Q22- What ATM services are available during the upgrade?**

All debit card transactions through ATMs and POSs will be unavailable on Thursday, 13 January 2022 from 7 pm to 8 pm. Mini statements and cardless deposits will be unavailable until Saturday, 15 January 2022.

**Q23- Are Fawry services available during the upgrade?**

Yes, Fawry services will be available through ATMs using your CIB cards.

**Q24- Can I check my account balance through the ATM?**

Yes, you can check your balance through any CIB ATM during the upgrade except on Thursday, 13 January 2022 from 7 pm to 8 pm.

**Smart Wallet Q&As****Q25- Can I use the Smart Wallet during the upgrade?**

Yes, Smart Wallet services will be available during the upgrade