



# Annual Rewarding Program

## 1. What is the Annual rewarding?

Annual rewarding is the newest addition to the CIB Loyalty Program, which enables the customer to earn additional BONUS points or cashback based on their credit card type. This could only happen when the customer's annual spending on their credit card reaches the pre-determined threshold.

Customer must reach the annual spending threshold during the year to be able to get the annual reward.



**The below cards will get the annual reward in the form of BONUS Points:**

Credit Card Type	Annual Spending Threshold	BONUS Points Value
Classic	EGP 150,000	EGP 250
Gold	EGP 150,000	EGP 250
Titanium	EGP 250,000	EGP 350
HEYA	EGP 250,000	EGP 350
Platinum for Prime	EGP 1,000,000	EGP 500
Platinum for Plus/ Wealth/ Private	EGP 600,000	EGP 500
World	EGP 1,500,000	EGP 2,000
World Elite	EGP 4,000,000	EGP 6,000

**The below cards will get the annual reward in the form of Cashback on the credit card:**

Credit Card Type	Annual Spending Threshold	Cashback Value
Cashback	EGP 80,000	EGP 350
Mileseverywhere Titanium	EGP 500,000	EGP 700
Mileseverywhere Platinum	EGP 1,500,000	EGP 900



**2. Why do specific cards get the annual reward in the form of BONUS points & other cards get them in the form of cashback?**

CIB Loyalty program offer different types of rewards, where some cards earn BONUS points, other earn cashback & other cards earn miles. So, the annual reward will be applied according to each card's existing rewarding type.



**3. How do I get enrolled in the annual rewarding program?**

The enrollment in the annual rewarding happens automatically for all eligible credit cards.



**4. Is this applied across all CIB credit cards?**

Annual rewarding is applied across all CIB credit cards.



**5. Will I be able to receive the welcome points with the annual rewards, or would it be cancelled?**

Welcome points as well as spend BONUS points will be available & applied for eligible customers automatically along with the annual rewarding.



**6. When will the annual rewarding points be added to my BONUS points account?**

If the card is eligible, it will be added to the BONUS points account at end of each year from the card issuance date.



**7. Can I transfer my annual reward to another card?**

No, this is not applicable.



**8. How can I redeem my annual rewarding points?**

You can view the loyalty rewards and redemption history through the following link:  
<https://cib.eg/rdw>

