



Apple Pay Service Terms and Conditions

1. Definitions:

Cards Tokenization: It is the process of protecting sensitive data payment credentials (PAN) by replacing it with a series of randomly generated number called "Token". In this process, we Replace the actual card data with a unique code called the "token" representing a set of data such as the card number and the token requestor."

Issuer Bank: The bank authorized by the Central Bank of Egypt to issue various types of electronic payment instruments services with networks that have a mark of acceptance for customers and authenticate financial transactions and transfers made using Payment tools, and ensuring that these operations comply with the regulatory controls issued by the Central Bank of Egypt.

Acquirer Bank: The bank authorized by the Central Bank of Egypt to provide electronic acceptance services using various payment tools issued by banks and completing settlement transactions and ensuring that these processes are consistent with the regulatory authority controls issued by the Central Bank of Egypt.

Consumer Device Cardholder Verification Method "CDCVM": These are the tools that are used to verify the cardholder through electronic devices using one of the following alternatives: The personal identification number of the device (Mobile Phone Passcode) / the password that the user creates/ Biometric User Authentication Such as (eye print / face / finger / voice).

Near Field Communication "NFC": It is the communication in a close range through a set of communication protocols that enables two devices or tools to communicate over a close range not exceeding 4cm.

Digital wallet: it is an electronic payment system that uses your card or a digital record of your card to allow you to pay

2. General Rules:

- Issuer Bank supports mobile payments on your device.
- The customer can use this as per the terms and conditions specified by the device provider/issuing bank.
- The Customer must read the terms before tokenizing the card through the application.
- Issuer bank standard terms apply to your use of the Card through the Application/Wallet as if when the customer would pay with his Card in a store or online.
- The customer is responsible for maintaining the mobile phone device, his personal identification number (PIN), the passcode associated with the application/wallet, and all other means through which the application/wallet can be accessed and If any misuse occurs as a result of not maintaining any of the above, this is considered the customer's responsibility.
- The Bank has the right to stop or suspend mobile payment support at any time at its absolute discretion and in such case the customer will not be able to use the card through the app/wallet
- The bank has the right at any time and in accordance with its absolute authority to amend any of the terms and conditions for using the application, and the customer is obligated to do so by simply notifying him by any means that the bank deems appropriate for notification.
- The customer should not use any mobile device with a modified operating system, such as jailbroken for IOS

3. Digital Wallet for third party's conditions:

These Conditions apply to how the Bank facilitate the use of CIB debit, credit or prepaid card when the customer add or keep a Card in a Digital Wallet. A Digital Wallet is any electronic payment system that uses the Card or a digital record of the Card to allow customer pay for items through

Tokenization process. It is operated by a Digital Wallet Provider and is available on a suitable mobile phone, tablet or other device.

The words "you" and "your" mean you as a CIB customer, and the words "we", "us", "our" means Commercial International Bank Egypt "CIB"

a) Your Card Terms and Conditions Still Apply: The terms and conditions that apply to your Card(s) (Card Conditions) still apply when you use your Card in a Digital Wallet. The Digital Wallet Provider will also have terms and conditions, policies, including a privacy policy, and obligations that apply to your use of the Digital Wallet, you should make sure that you read these terms and conditions and policies and are satisfied with these.

b) Using your Card in a Digital Wallet: To add a Card to a Digital Wallet, you must follow the process set out by the Digital Wallet Provider & (and any other procedures we, or they, may need to adopt). Not all Cards will be eligible to be added to the Digital Wallet.

Once a Card is added, the Digital Wallet will only allow you to make purchases where the Digital Wallet is accepted. You may remove your Card(s) from the Digital Wallet at any time by following the Digital Wallet Provider's procedures for removal.

We must continue to process any Digital Wallet transactions on your Card outstanding at the time you remove it from the Digital Wallet and you must still pay for such transactions.

Ex. If you made a transaction using your digitized card on the digital wallet, and you removed this card after that transaction from the wallet, this transaction will still due on this card until settlement date.

c) Fees: We do not charge any fees for adding your Card to the Digital Wallet. The usual fees associated with using your Card will still apply.

d) Responsibility for the Digital Wallet working: We do not operate the Digital Wallet and therefore cannot be responsible for its use or performance. We can only help you with using your Card. We are not responsible for the Digital Wallet, for example, if it requires updating, becomes unavailable or if you are unable to use it for any transaction, or if a merchant refuses to accept payment using the Digital Wallet.

e) Card and Device Security: You must not share any usernames, passcodes or any other information related to your Card or Device. If you share this information with others, they may be able to access your Digital Wallet and make purchases with your Card or obtain your personal information. Before you replace or dispose of a Device, you must ensure that all Card information is deleted from that Device. You agree to contact us immediately if any Device on which you have a Card has been lost or stolen, or if you suspect that there has been fraud in relation to your Card, for example if you receive a text message, alert or other such notification to your Device indicating that you have added a Card to a Digital Wallet and you did not do so, or if you receive a receipt for something you did not purchase. We will not be responsible for any losses you incur except as set out in the Card Conditions.

f) Suspending or Cancelling: There may be situations where we refuse to allow a Card to be added to a Digital Wallet, or cancel or suspend use of a Card to make purchases using the Digital Wallet. We can do this for any reason and at any time, including where you are in breach of these Conditions

g) Stopped cards statuses: if you stopped the card linked to the digital wallet for any reason, then you must stop the tokenization / digital wallet as well the token will be active unless you request.

h) We May Change these Conditions: These Conditions may change from time to time, and we will notify you as set out in your Card Conditions, after which the continued use of your Card with the Digital Wallet will mean that you have accepted them.





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4. Tokenization:

By completing setup process, you have agreed to avail the tokenization service to the card you have added.

By allowing "tap to pay" feature to any of your cards for the first time, you will be asked to set a specific card as default, so that you can use it for payments just by unlocking your mobile authentication and place your device near to POS reader using NFC technology and without the need to login to the application/wallet.

If you want to use another card other than the default card, you will need to open the wallet and pick the desired card you want to pay with and put the device near the POS reader to complete the transaction using NFC technology.

If you want to change the default card from one to another, you can choose any of the tokenized cards and set as default.

5. Service Suspension:

You can detokenize any of your cards by removing the card from the wallet and re adding again if you want but you will follow another verification method again if you were asked for.

6. Misuse Suspension:

The bank has the right to disable/stop the service (stop, suspend or terminate the token on the wallet) if suspecting any suspicious transactions or trials and for any misuse detected for the service. The bank has the right to terminate the token at any time.

7. Complaints Handling Process:

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). The bank is committed to reply over the complaint within 15 working days of its submission date (except for the complaints related to transactions processed with third parties). In case not satisfied with the complaint's reply, the customer should notify the bank within 15 working days from receiving complaint's reply, 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.
- The customer does not accept CIB's final reply concerning the complaint.

8. Lost Devices or stolen information:

If your mobile phone is lost/stolen or you suspect any other breach of security, you should inform the bank immediately to suspend the service (the card digitized-token on the wallet) through the designated call center number and if another person executed any transactions on your account through the application/wallet, you will be fully responsible towards the bank for all the consequences of this usage. We will not be responsible for any costs or losses you may incur due to your failure to notify us.

