



CIB.. THE BANK OF THE FUTURE





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Banking services that will only be available through digital channels

Banking services that will only be available through digital channels starting October 1, 2020:

1. Credit card activation
2. Credit card closure
3. Credit card data amendment
4. Credit card replacement
5. Credit card settlements
6. Credit card stoppage
7. Credit shield enrolment / Cancellation
8. Change in supplementary credit card limit
9. Supplementary credit card issuance
10. Debit card activation
11. Debit card replacement
12. Debit Card Stoppage
13. Direct debit management (modification)
14. Change primary account number
15. Prepaid card replacement
16. Prepaid card stoppage
17. Customer request to resend returned card



Banking services that will only be available through digital channels starting November 15, 2020:

1. Internal transfers between customer's personal accounts
2. Internal transfers between different CIB customer accounts
3. External transfers
4. Cheque/Cards Delivery Between Branches
5. Cheque book request
6. Cash pick-up (notification to branch about customer's visit date and withdrawal amount)
7. Change communication details, Mailing Address, Mobile, Email
8. Reprint request (Reprint statement)



How to register on our digital channels:

How to register to Phone Banking (IVR):

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Enter your active CIB debit or credit card number and PIN.
- Set your Phone Banking PIN.



How to register to Online Banking (Mobile and Internet Banking):

Mobile Banking:

- Download the CIB Mobile Banking application from the App Store or Google Play Store for free.
- Log in with your Internet Banking credentials or register as a new user by following the below steps:
- Open the Mobile Banking app and click on “Register New User”.
- Enter your 16-digit active debit or credit card number and its 4-digit digit PIN and set your username and password.
- Review and agree to the terms and conditions to complete your registration.

Internet Banking:

- Simply go to the Internet Banking Registration page at ebanking.cibeg.com and then choose “Register New User”.
- Enter your 16-digit active debit or credit card number and its 4-digit PIN and set your username and password.
- Review and agree to the terms and conditions to complete your registration.

Note: Now and until March 31, 2021, you can register on the Internet and Mobile Banking service without the need to sign the e-banking terms and conditions format in the branch. Simply follow the above steps noting that you must sign the e-banking terms and conditions from at any time within this permitted period to avoid service suspension.



FAQs:

What are the benefits of using CIB's digital channels over in-branch services?

- Submit requests from the comfort of your home instead of waiting in queues at a branch.
- Enjoy the convenience of 24/7 access wherever you are.
- Maintain security in accordance with international benchmarks.
- Lower fees for some services on digital channels than you would with over the counter transactions in branches.
- Easily track the status of your requests submitted on Mobile & Internet banking through “Requests History” on Internet Banking.



How long does it take for my request or service to be completed via digital channels?

Time for service to be completed				
Service	Electronic Channels (Internet Service Banking - Mobile Application)	Phone Banking	ATMs	Call Center 19666
Credit card activation	N/A	Immediate	N/A	Immediate
Credit card closure	N/A	N/A	N/A	2 working days
Credit card data amendment	N/A	N/A	N/A	1 working day for Wealth 2 working days for Plus and Prime
Credit card replacement	The replacement is issued within 5 working days	N/A	N/A	2 working days
Credit card settlement	Immediate	Immediate	Immediate	N/A
Credit card stoppage	Card is stopped immediately, and the replacement is 5 working days issued within	Immediate	N/A	Immediate
Credit shield enrollment / Cancellation	N/A	N/A	N/A	Immediate
Change supplementary credit card limit	3 working days	N/A	N/A	Immediate
Issue supplementary credit card	N/A	N/A	N/A	10 working days
Debit card activation	N/A	Immediate	N/A	Immediate
Debit card replacement	N/A	N/A	N/A	2 working days
Debit card stoppage	N/A	N/A	N/A	Immediate
Direct debit management modification	N/A	N/A	N/A	2 working days
Change primary account number	N/A	N/A	N/A	Immediate
Prepaid card replacement	N/A	N/A	N/A	2 working days
Prepaid card stoppage	N/A	N/A	N/A	Immediate
Internal transfers between customer's personal accounts	Immediate	Immediate	N/A	N/A
Internal transfers between different CIB customer's accounts	Immediate	N/A	N/A	N/A
External transfers	EGP transfers working day (subject to 1 within cut off time); FCY transfers within 2-3 working days	N/A	N/A	N/A
Cheque/Cards delivery between branches	N/A	N/A	N/A	3 working days
Check book request	3 working days	3 working days	3-4 working days	N/A
Change communication details, mailing address, mobile, email	4 working days	N/A	N/A	1 working day for Wealth 2 working days for Plus and Prime
Reprint request (Reprint statement)	Self - service	N/A	N/A	N/A
Cash pick up	N/A	N/A	N/A	1-2 working days
Customer request to resend returned card	N/A	N/A	N/A	5 working days if request is submitted before 2 pm.

Note: for services with turnaround time one working day or more, incase submitting the request after 2:00 pm, a working day will be added.

What are the fees for requests executed through the digital channels?

Please check digital tariff details on the CIB website's Fees and Charges page.
<https://www.cibeg.com/English/Personal/More/Pages/FeesAndCharges.aspx>



Can I continue using these services at the branch?

Yes, until October 1, 2020 and November 15, 2020. After that date, all aforementioned services must be completed through our digital channels.



How do I follow up if I do not receive a response?

- Submit an inquiry via Internet or Mobile Banking.
- Send an email to cib.customercareunit@cibeg.com
- Contact the Call Center. Call us 7/24 at 19666 or +202-19666 for international customers.



What should I do if I want to perform these transactions at a branch instead of online?

These services are still accessible in-branch until October 1, 2020 and November 15, 2020. You may request assistance from CIB staff to help acquaint you with our digital services, so you are comfortable using them when they become strictly digital.



Why did CIB choose to make these services digital?

At CIB, we have always put our customers at the heart of our products, services and operations. Our customers' convenience and time is our top priority, which is why we're transitioning to secure digital services that will allow our customers to bank with CIB all day, any day.



How to submit inquiries and complaints digitally?

Online Banking (Internet and Mobile Banking):

- Log into your Internet or Mobile Banking account.
- Go to the "Requests" tab.
- Choose "Inquiries – Suggestions – Complaints".
- Fill in the required information and press "Conform".

Customer care Email: Send an email to the CIB Customer Care Unit
at cib.customercareunit@cibeg.com.

Call Center: Call us 7/24 at 19666 or +202-19666 for international customers.

CIB Website: Fill out the complaint form available on our website under the "Complaint form" link at the top of our home page, www.cibeg.com.

Zaki the Bot: You can use Zaki for inquiries and questions about the Bank's products and services. Find Zaki on our website or on Facebook Messenger (CIB Egypt).



Step-by-step guides on how to execute transactions across each digital channel:

Banking Services:

1. Credit card activation
2. Credit card closure
3. Credit card data amendment
4. Credit card replacement
5. Credit card settlements
6. Credit card stoppage
7. Credit shield enrolment / Cancellation
8. Change in supplementary credit card limit
9. Supplementary credit card issuance
10. Debit card activation
11. Debit card replacement
12. Debit Card Stoppage
13. Direct debit management (modification)
14. Change primary account number
15. Prepaid card replacement
16. Prepaid card stoppage
17. Customer request to resend returned card
18. Internal transfers between customer's personal accounts
19. Internal transfers between different CIB customer accounts
20. External transfers
21. Cheque/Cards Delivery Between Branches
22. Cheque book request
23. Cash pick-up (notification to branch about customer's visit date and withdrawal amount)
24. Change communication details, Mailing Address, Mobile, Email
25. Reprint request (Reprint statement)



1. Credit Card Activation

You can perform this transaction through the following channels:

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number at CIB and enter your Phone Banking PIN number.
- Press 2 for cards, then press 3 for cards management and select the card activation option.

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.

SMS

- Please follow the steps provided on the bank card.



2. Credit Card Closure

You can perform this transaction through the following channels:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



3. Credit Card Data Amendment

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



4. Credit Card Replacement

You can perform this transaction through the following channels:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Requests” tab.
- Choose “Stop Lost/Stolen Credit Card”
- Choose “Card Number” and reason for stopping.
- Click “Confirm”.

Note: Replacement is issued automatically through the stop lost/stolen credit card request.



5. Credit Card Settlement

You can perform this transaction through the following channels:

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number and enter your Phone Banking PIN number.
- Press 2 for cards, then press 2 for cards settlement.
- Daily limit is EGP 60,000 or equivalent each day per customer number. This includes all financial transactions (transfer, settlement, donation and Fawry).

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Transfers” tab on the Mobile Banking app or “Money Transfers” tab on the Internet Banking site.
- Choose “Pay your Credit Card”.
- Choose the source account and the credit card to settle. Enter the desired amount, then click “Transfer”.

Settling another CIB credit card has different steps:

- Go to “Transfers” tab, then “Payments to Others”.
- Select “Add new” to add the beneficiary (If not added) and then select the type of beneficiary “Another CIB Credit Card” and fill in the required details along with a 6-digit OTP then click “Save and Pay”
- Revise the transfer details and enter the OTP then press “Confirm”
- For more information about OTPs watch this video <https://youtu.be/MLgS1gritGQ>
- For more information about adding a beneficiary, watch this video: <https://youtu.be/4207jIQNRwE>.
- To know your daily credit card settlement limits and daily transfer limits between CIB different accounts by clicking on Help Center from the main menu after logging into your CIB internet banking account.

ATM

- Settle your credit card at a CIB ATM using your credit card.
- You can also settle your credit card instantly at a CIB ATM without the physical card through the cash deposit machines with a maximum deposit of EGP 6,000 per day.



6. Credit Card Stoppage

You can perform this request through the following channels:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Requests” tab.
- Choose “Stop Lost/Stolen Credit Card”.
- Choose “Card Number” and reason for stopping.
- Click “Confirm”.
- A replacement request is initiated automatically*

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number at CIB and enter your Phone Banking PIN number.
- Press 2 for cards, then press 3 for cards management and select the card deactivation option.

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



7. Credit Shield Enrolment / Cancellation

You can perform this request through the following channels:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



8. Change Supplementary Credit Card Limit

You can perform this request through the following channels:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Requests” tab.
- Choose “Change Limit on supplementary Credit Card”.
- Fill in the data and then click “Confirm”.

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



9. Issue Supplementary Credit Card

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



10. Debit Card Activation

You can perform this request through the following channels:

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number at CIB and enter your Phone Banking PIN number.
- Press 2 for cards, then press 3 for cards management and select the card activation option

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.

SMS

- Please follow the steps provided on the bank card.



11. Debit Card Replacement

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +20-19666 for international customers and our team will assist you.



12. Debit Card Stoppage

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



13. Direct Debit Management (Modify)

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



14. Change Primary Account Number

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



15. Prepaid Card Replacement

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



16. Prepaid Card Stoppage

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



17. Customer Request to Resend Returned Card

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



18. Internal Transfers Between Customer's Own Accounts

You can perform this request through the following channels:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Transfers” tab on the Mobile Banking app or “Money Transfers” tab on the Internet Banking page.
- Choose “Transfer to Your Accounts”.
- Select the source account, target account, enter the required amount and click “Transfer”.
- Review the payment details then click “Confirm”.

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number at CIB and enter your phone banking PIN number.
- Press 1 for accounts, then press 2 for internal fund transfer and donation, then select the fund transfer option.

Note: Daily limit is EGP 60,000 or equivalent per day per customer number. This includes all financial transactions (transfer, settlement, donation and Fawry).



19. Internal Transfers Between Different CIB Customer Accounts

You can perform this request through the following channel:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Transfers” tab on the Mobile Banking app or “Money Transfers” tab on the Internet Banking page and choose “Payment to Others”.
- Click “Add new” to add the beneficiary (If not added) and then select the type of beneficiary “Another CIB Account” and fill in the required details along with a 6-digit OTP then click “Save and Pay”
- Revise the payment details enter a new 6-digit OTP then click “Confirm”.

Note: This service requires an OTP.

For more information about OTPs watch this video:

<https://youtu.be/VLgS1gritGQ>.

For more information on how to add a beneficiary, watch this video:

<https://youtu.be/4207jIQNRwE>.

- To know your daily credit card settlement limits and daily transfer limits between CIB different accounts by clicking on Help Center from the main menu after logging into your CIB internet banking account.



20. External Transfers

You can perform this request through the following channel:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Transfers” tab on the Mobile Banking app or “Money Transfers” tab on the Internet Banking page and choose “Payment to Others”.
- Click “Add new” to add the beneficiary (If not added) and then select the type of beneficiary “Transfer Outside CIB” and fill in the required details along with a 6-digit OTP then click “Save and Pay”.
- Revise the payment details, enter a new 6-digit OTP then click “Confirm”.

For more information on how to add a beneficiary, watch this video:

<https://youtu.be/4207jlQNRwE>.

For more information about OTPs, watch this video:

<https://youtu.be/VLgS1gritGQ>.



21. Cheque/Cards Delivery Between Branches

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



22. Cheque Book Request

You can perform this request through the following channels:

Note: The minimum account balance to issue a checkbook is EGP 5,000

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Requests” tab.
- Choose “Request New Checkbook”.
- Fill in the required fields and then click “Confirm”.

ATM

- Insert your debit card and enter your PIN.
- Choose “CIB Banking Services”.
- Choose “Other Services”.
- Choose “Request Checkbook” and “Confirm”.

Phone Banking (IVR)

- Call 19666.
- Follow the menu prompts to access the Accounts and Cards menu.
- Log in using your active debit or credit card, Phone Banking login ID and PIN number, or call directly from your registered mobile number at CIB and enter your Phone Banking PIN number.
- Press 1 for accounts, then press 3 for cheque book request.

Note: Customers can request 12-page cheque books.



23. Cash Pick Up “Bank is notified of the timing of the client’s visit and the amount that will be withdrawn”

You can perform this transaction through the following channel:

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



24. Change Communication, Mailing Address, Mobile, Email

You can perform this request through the following channels:

Internet and Mobile Banking

- Log into your Internet or Mobile Banking account.
- Go to the “Requests” tab.
- Tap on “Update Contact Information”.
- Enter your new address, mobile number, and email and enter your 6-digit OTP then click “Confirm”.

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.



25. Reprint Request (Reprint Bank Statement)

You can perform this request through the following channels:

Internet Banking

- Log into your Internet Banking account.
- Go to the “Historical statements” tab.
- Select Account Statements or Cards Statements.
- Select your desired account or card.
- Select the required month.
- You can download your statement by clicking the relevant icon (PDF, document, spreadsheet).

Call Center

- Call us 24/7 at 19666 or +202-19666 for international customers and our team will assist you.

Terms and conditions apply.

