



CIB.. THE BANK OF THE FUTURE



Tax Registration Number 204-891-949



24/7 19666

WWW.CIBEG.COM |    /CIBEgypt

THE BANK TO TRUST



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Banking services available only through digital channels from November 15, 2020:

- Internal transfers between customer's personal accounts
- Internal transfers between different CIB customer accounts
- External transfers
- Cheque/Cards Delivery Between Branches
- Cheque book request
- Cash pick-up (notification to branch about customer's visit date and withdrawal amount)
- Modifying contact information, mailing address, mobile phone number and e-mail
- Request to reprint (reprint the account statement)



Banking services available through digital channels and ATMs from December 5, 2021:

- Recurring Payments / Future-dated Transactions
- Subscribing to E-statements
- Managing direct debit (amend percentages and add account)
- Managing Smart Wallet (card amendments)
- Cash withdrawals below EGP 20K
- Cash deposits below EGP 20K



2. How to register on our digital channels:

How to register to Phone Banking (IVR):

- Call 19666
- 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):

a- 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

b- 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



3. Frequently Asked Questions:

Q1. 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



Q2. 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 issued within 5 working days	Immediate	N/A	N/A
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	2 working days	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
Checkbook request	3 working days	3 working days	N/A	N/A
Change communication details, mailing address, mobile, email (Account holders only)	1 working day	N/A	N/A	N/A
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.

Time for Service to be completed				
Service	Electronic Channels (Internet Service Banking- Mobile Application)	Phone banking	ATMs	Call Center 19666
Recurring payment/Future-dated Transaction	LCY Immediate FCY 3-2 working days	N/A	N/A	N/A
Subscribe to E-statement	3 working days	N/A	N/A	N/A
Manage direct debit (amend percentage – add account)	2 working days	N/A	N/A	N/A
Manage Smart Wallet (card amends)	3 working days	N/A	N/A	N/A
Cash withdrawals below EGP 20K	N/A	N/A	Immediate	N/A
Cash deposits below EGP 20K	N/A	N/A	Immediate	N/A
Booking Certificates of Deposit (CDs) and Time Deposits (TDs)	Same Business Day	N/A	N/A	N/A

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.



Q3. 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>



Q4. Can I continue using these services at the branch?

All aforementioned services can be completed through our digital channels only



Q5. 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 24/7 at 19666 or +202-19666 for international customers



Q6. What should I do if I want to perform these transactions at a branch instead of online?

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



Q7. 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 allow our customers to bank with CIB all day, any day



Q8. How to submit inquiries and complaints digitally?

a- Online Banking (Internet and Mobile Banking):

- Log into your Internet or Mobile Banking account
- Go to the “More” tab
- Choose “Inquiries – Suggestions – Complaints”
- Fill in the required information and press “Confirm”

b- Customer care Email:

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

c- Call Center:

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

d- 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

e- 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)



Q9. How to set up a recurring or forward-dated transaction through Internet Banking?

1. Log into your Internet Banking account
2. Select the account to use as a source account in setting up the recurring transaction.
3. Click “See all actions” and go to the “Scheduled Transactions” tab
4. Choose transaction type (own accounts or third-party) and click “Add New”
5. Enter the transaction details and confirm
6. You can view, edit or delete your existing recurring and forward-dated transactions from the same place
7. To set up a future-dated transaction while performing a transfer, you can choose the date the transaction will occur on and set it as a forward-dated transaction, or you can set it as a recurring transaction by clicking the “options” button and choosing the desired frequency



Q10. How to set up a recurring or a forward-dated transaction through Mobile Banking?

1. Log into your Mobile Banking account
2. Select the account to use as a source account in setting up the recurring transaction
3. Click the round orange icon and choose “Scheduled Transaction” then “New Standing Order”
4. Choose the type of transaction (Own accounts, own CC or third-party payment) then fill in the required payment details and click “Next”
5. You can also view, edit or delete your existing recurring and forward-dated transactions from the same place
6. You can set a transaction to be a forward-dated transaction from the “options” button while performing a transfer by simply choosing the desired transaction date



Q11. How to enroll in e-statement notifications via Internet and Mobile Banking?

1. Log into your Internet or Mobile Banking account
2. Click the “more then Statements & Documents” tab
3. Choose “Subscribe to E-Statement”
4. Read the terms and conditions
5. Agree to the terms and conditions
6. Click “Confirm” once the confirmation message appears



Q12. How to manage my credit card's direct debit via Internet and Mobile Banking?

1. Log into your Internet or Mobile Banking account
2. Click the “more then Cards Management” tab
3. Choose “Manage Direct Debit”
4. Choose card number
5. Choose account number
6. Choose the direct debit percentage needed
7. Click “Confirm” once the confirmation message appears

Note: Direct debit percentage is either 5% or 100%.



Q13. How to amend the card linked to my CIB Smart Wallet via Internet and Mobile Banking?

1. Log into your Internet or Mobile Banking account
2. Click the “more then other requests” tab
3. Select “Manage Smart Wallet”
4. Choose “Amend an existing Wallet” from application type
5. Enter Smart Wallet mobile number
6. Select the desired amendment (Add a card/remove a card/replace a card)
7. Choose the amendment type
8. Enter your National ID
9. Choose CIB card type
10. Enter CIB card number, expiration date, and name on card
11. Click “Confirm” once the confirmation message appears

Note: You can only link up to two of your CIB cards to your CIB Smart Wallet.



Q14. How to deposit cash into my account using the ATM?

Choose the deposit option on the ATM that supports deposit or Forex. To find the nearest ATM, click here <https://www.cibeg.com/en/branch-and-atm-finder>



4. Guides on how to execute transactions across each digital channel:

Credit Card Activation

You can perform this transaction through the following channels:

a- Phone Banking (IVR)

- Call 19666 from your registered mobile number, select card activation option and enter your card number, expiry date & national ID and follow the steps

Or

- Login 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 and Cards menu
- Press 2 for cards, then press 3 for cards management and press 1 for card activation option

b- Call Center

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

c- SMS

- Please follow the steps provided on the bank card



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



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



Credit Card Replacement

You can perform this transaction through the following channels:

a. Call Center

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

b. Internet and Mobile Banking

- Log into your Internet or Mobile Banking account
- Go to “Requests”
- For Mobile Banking: Select “Cards Management” then “Replace Debit or Credit Card”
- For Internet Banking: Select “Replace Debit or Credit Card”
- Choose card type
- Choose card account number
- Enter the reason for replacement
- Press “Submit”
- Press “Confirm” once the confirmation message appears

Note: Credit cards will not be replaced if the card is over the limit or the minimum due payment has not been settled for the past 30 days.

Credit Card Settlement

You can perform this transaction through the following channels:

a. Phone Banking (IVR)

- Call 19666
- Login 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 and Cards menu
- Press 2 for cards, then press 2 for cards settlement
- Own credit card settlement is EGP 5,000,000 Own internal account transfers equivalent each day per customer number. transactions (transfer, settlement)
- Donations: EGP 60,000

b. 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”

c. Settling another CIB credit card

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/VLgS1gritGQ>
- 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

d. 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 20,000 per day



Credit Card Stoppage

You can perform this request through the following channels:

a. Internet and Mobile Banking

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

b. Phone Banking (IVR)

- Call 19666
- 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 and cards menu, Press 2 for cards, then press 3 for cards management and press 3 for cards deactivation option

c. Call Center

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



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



Change Supplementary Credit Card Limit

You can perform this request through the following channels:

a- Internet and Mobile Banking

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

b- Call Center

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



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



Debit Card Activation

You can perform this request through the following channels:

a- Phone Banking (IVR)

- Call 19666 from your registered mobile number
- Select card activation option and follow the steps using your card number, expiry date & national ID

Or

- Login using your active debit or credit card, phone banking login ID & PIN number, or call directly from your registered mobile number at CIB and enter your phone banking PIN number
- Press 1 for accounts and cards menu, press 2 for cards, then press 3 for cards management and press 1 for card activation option

b- Call Center

- Call us from your registered number 24/7 at 19666 or +202 – 19666 for international customers and our team will assist you

c- SMS

- Please follow the steps provided on the bank card



Debit Card Replacement

You can perform this transaction through the following channels:

a- Internet and Mobile Banking

- Log into your Internet or Mobile Banking account
- Go to the “others” tab, then “Cards Management”
- Choose “Replace a Debit or Credit Card”
- Choose “Card Type”
- Choose “Card Number” and reason for Replacement
- Click “Confirm”

b- Call Center

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



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



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
- You can change the Direct Debit percentage between 5% and 100% from Internet and Mobile Banking services



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



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

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



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



Internal Transfers Between Customer's Own Accounts

You can perform this request through the following channels:

a- 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"

b- Phone Banking (IVR)

- Call 19666
- Login 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 & cards menu. Press 1 for accounts, then press 2 for internal fund transfer and donation, then select the fund transfer option

Note: Own credit card settlement is EGP 5,000,000 or equivalent per day per customer number. (transfer Own internal account transfers, settlement).

Donations: EGP 60,000



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

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/4207jIQNRwE>

For more information about OTPs, watch this video: <https://youtu.be/VLgS1gritGQ>



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



Cheque Book Request

You can perform this request through the following channels:

a- Internet and Mobile Banking

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

b- Phone Banking (IVR)

- Call 19666
- Login 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 and cards menu, Press 1 for accounts, then press 3 for cheque book request

Note: Customers can request 12-page cheque books and the minimum account balance is EGP 25,000 starting 22nd of June 2023.



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



Change Communication, Mailing Address, Mobile, Email (account holders only)

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 “Contact Info” then “Update Contact Information”
- Enter your new address, mobile number, and email and enter your 6-digit OTP then click “Confirm”



Reprint statement

You can perform this request through the following channels:

a- 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)

b- Call Center

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



Booking Certificates of Deposit (CDs) and Time Deposits (TDs)

- Log into Internet or Mobile Banking account
- Click on “Products” tab
- Select “Book a Certificate or Time Deposit”
- Choose “product type”
- Based on the previous choice, select from the fields that appear accordingly (interest periodical time, amount, account...)
- Click “Next”
- Read the terms and conditions and agree on it
- Click “Confirm”

