



General Terms & Conditions for account Opening

1. The company declares that all the data mentioned in this application is true, complete and we pledge to inform the bank of any amendments thereto, and we acknowledge our responsibility for any impact that may be produced as result of not informing the Bank about any adjustments that may arise on the company data contained in this application.
2. The Bank has the right in its absolute discretion to accept or reject this application without having to give any reasons, and we forgo the right to recover any of the documents that were attached to this application. The Bank has the right to automatically change the type of the card that has been selected in the application to be consistent with the given credit limit according to the absolute discretion of the Bank without the company approval or any other action.
3. The company acknowledge that they had seen and agreed on the condition set forth in this application and if the Bank approves to issue the card, then activating and using the card or any additional cards issued constitutes the company consent of these terms and conditions, and as well as the terms and conditions of the cards contained on the general website www.cibeg.com which may be amended form time to time at the Bank's absolute discretion.
4. The company declares the Bank's eligibility to have access to any private information on this credit card and exchange it with any of the Banks operating in Egypt or others thus the Bank is entitled to inquire about the company in any other Bank with which it deals with, or any other parties to obtain information or necessary data.
5. The company authorizes the Bank, mandate is final and irrevocable, to implement any instructions issued by the company through phone calls, and we declare to the Bank the right to record those telephone calls to serve as a final guide and conclusive proof that can't be opposed at all.
6. The Company, declare that they had seen and agreed on CIB MasterCard Corporate/Visa Business platinum credit card fees and charges and the bank has the right to modify all fees, charges, commissions and any other amounts that may be due on the credit card as well as the interest rate applied from time to time. The company also declare their consent that the Bank has the right to notify me with such changes in the way that bank sees appropriate and the new amendments are effective from the date of its implementation without the need for my written consent in this respect.

