



# Business Banking Merchants Bundle Enrollment Terms and Conditions

Regarding the account opening request and contract of payment acceptance using Smart Wallet and/or Merchant agreement and/or Electronic Commerce agreement submitted to the Bank in this regard.

I/We authorize your Bank to debit and record expenses originating from this service or any other service such as monthly subscription fees, branch visit fees and any other fees charged by the bank.

The bank has the right to change the bundle subject to monthly acceptance volumes and average deposit balance.

## Declaration

I/We the undersigned hereby declare:

- 1- Our full responsibility and awareness of the chosen bundle type features, criteria, charges and our agreement to all the terms and conditions stated in this application.
- 2- Our complete knowledge, awareness and acceptance of the fees, expenses, commissions and interest list as applied at the Bank on all of the products and services provided to us and that the said list is announced at all of the Bank's branches and communication channels including the Bank's official website. Furthermore, we hereby declare the Bank's right to amend the list periodically without reverting to us for any approvals.
- 3- In case we wish to transfer, close or stop the usage of the Bank's product or service, subject of the above-mentioned request/contract, we are obliged to head to the nearest branch and/or contact the Bank's call center to inquire for the applied fees and discounts from

the Bank's side (if any) without any liability or responsibility on the Bank's part.

- 4- In case we witness any fraudulent acts or theft on any of our accounts held at the Bank or the loss of any of the Bank cards delivered to us from the Bank (in all its forms), we are obliged to head to the nearest branch and/or contact the Bank's call center to report and prove said situation in order to allow the Bank to take the necessary actions and procedures in order to ensure and verify this situation and prevent any damages to us (if possible), without any liability or responsibility on the Bank's in this regard.
- 5- In case of our failure to comply with any of the terms and conditions agreed on with the Bank relevant to the execution of the above-mentioned request/contract (including the payment of any amounts due to the Bank), we hereby declare the Bank's right – at its sole discretion – to take all the necessary procedures that the Bank deems fit to safeguard its rights against us at any point of delay.
- 6- Our complete knowledge and awareness of the complaints mechanism applied at the Bank advertised through the printed flyers available at the Bank's branches, emails or call center. Furthermore, we hereby declare that, if we have any complaints, we are obliged to revert back to the Bank first and we shall not submit any complaints to Central Bank of Egypt (CBE) unless we do not receive any replies from the Bank's side within the agreed upon time frame and through the agreed upon methods, as announced to the customers from the Bank.