



Terms & Conditions For Chequebook

- I undertake to bear all consequences whatsoever which directly or indirectly may result to the Bank from the loss, theft or misuse of any or all of these cheques, excluding any irregular payment made by the Bank against such lost, stolen, or misused cheques after the Bank has been advised by me with an adequate notice in writing that allows the Bank to execute my request.
- I am entirely responsible for any document(s) or writing(s) of my own cheque(s) which were drawn on the Bank and be signed by me and I disclaim responsibility for the Bank and all employees by writing or signing any document(s) or cheque(s) related to the Bank using special pens with disappearing ink and in this case microfilm or photo copies of such document(s) / cheque(s) bearing my signature will be treated as original document(s) and cannot be denied by me in the present or in the future as I agree to indemnify the Bank immediately for any damage or loss that may result.
- In case cheque book(s) is/are not received/collected within 45 days from the request date received by the Bank, I authorize the Bank to destroy/cancel the cheque book(s) and I shall bear all charges.
- I/We hereby declare our knowledge that in case of not settling any returned cheques on our account held with you during 15 days from the date of return, the bank will report such returned cheques to credit information and credit scoring agencies, Noting that we know that any returned cheques on our account may affect our credit scoring in all credit reports issued by these agencies without any responsibility on part of bank.
- 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. CIB shall reply to the complaint within 15 working days of its submission date (except for the complaints related to transactions processed with third parties. If the customer is not satisfied with the reply of the Bank or the service provider, the customer shall, within 15 working days from receiving CIB's reply, notify the Bank, 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.
- The bank is committed to notify customers by service outage due to planned maintenance.
- The Customer shall not offend the Bank, its employees, delegates, agents or correspondent banks or take any procedure or action that may harm the Bank or its reputation whether inside or outside the Bank's premises and branches, via any electronic means or on social media. In case the Customer violates this clause, the Bank may close the account and take all the necessary banking and legal procedures against the Customer to maintain the Bank's rights.

The Electronic Clearing Cheques Terms and Conditions

- Printing or writing must be in the specified fields.
- It is prohibited to make alterations by crossing out, using correction materials (corrector), scraping, or pressing on and shading numbers or letters. Even if a signature is placed beside the alteration, the check must be replaced with a new one without any alterations or signatures.
- It is prohibited to use cliché stamps on the front or back of the check
- The cheque's paper must be soft, flat, and free of visible spots.
- Dark dry ink (black or blue) must be used in case of handwriting, and dark ink (black or blue) must be used if using electronic printers.
- It is prohibited to write or stamp in the MICR band area on both sides of the check.

