



CASHBACK CREDIT CARD TERMS AND CONDITIONS

- Cashback credit card terms and conditions and general terms and conditions apply. In case of discrepancy, Cashback credit card terms and conditions shall apply
- The Bank has the right to reject any application without explanation
- Cashback credit card terms and conditions apply to primary and supplementary cards

Q1- What is the cashback offer?

Cashback Categories	Cashback Percentage
Gas bills in Egypt	5%
Dining expenses in Egypt (restaurants and cafés)	3%
Hypermarket expenses in Egypt	1%
Apparel expenses in Egypt	1%

* The cashback is a percentage of the amount spent on the categories above, capped at EGP 500 per month

Please check the following example for monthly spending:

Transaction Type	Cashback Category	Monthly Spent Amount (EGP)	Earned Cashback Percentage	Earned Cashback Amount
Gas	Gas bills	1,500	5%	75
Hypermarket	Hypermarket	4,000	1%	40
Restaurants	Dining	2,000	3%	60
Clothing stores	Apparel	1,500	1%	15
Hypermarket	Hypermarket	3,000	1%	30
Gas	Gas bills	4,000	5%	200
Restaurants	Dining	3,500	3%	105
Mobile shops	Other	3,000	0%	0
Total	-	22,500	-	525
Total earned cashback				500

Q2- Which expenses qualify for cashback?

- If the customer spends money on any of the aforementioned categories, they are entitled to receive a percentage of the amount in the form of cashback. The maximum cashback amount allowed is EGP 500
- The cashback amount will only be added to the primary account regardless of how many primary or supplementary cards the customer owns
- The cashback amount cannot be exchanged for other rewards. It also cannot be returned or transferred under any circumstances. The customers can redeem the cashback when using their Cashback credit card in purchasing at the eligible cashback categories
- The bank may, at its sole discretion, change the transaction type, cashback percentages and/or eligible cashback categories, notifying the customer at any point of change

The following transactions are not eligible for cashback:

- Credit transfer
- Installment plans
- Cash advance
- Credit card settlement
- Any unauthorized or fraudulent transactions
- Any other transactions identified by the bank at anytime
- Transactions with Foreign Currency / International Transactions

Cashback only applies to domestic transactions based on the buyer's location as shown below:

- A local currency transaction made at a local seller = cashback applies
- A local currency transaction made at a foreign seller = cashback does not apply
- A foreign currency transaction made at a foreign seller = cashback does not apply
- The annual fees can be found in the fees and charges table on our website as well as the offers announced from time to time
- The customer must be aware of the purchases made using their Cashback credit card. The customer's transactions will not be qualified for cashback if there are any late payments, any breach of the general terms and conditions or Cashback credit card terms and conditions or if the customer's card is suspended, blocked or canceled by the Bank

Q3- What is the Cashback card's billing cycle?

- The billing cycle starts on the 25th of every month and ends on the 24th of the following month. The earned cashback amount will be added to the card at the end of the month
- Only purchase transactions on the customer's account during the billing cycle will be eligible for cashback the same month. Please note that the value date of the credit transaction on the customer's account might be later than the actual date of transaction. For example, if the customer's billing cycle (when the statement is issued) is on the 25th of the month, and a purchase is made on the 24th, it will be recorded on the first day of the following month. Therefore, the cashback due for that transaction will be added to the following billing cycle