



Terms and Conditions for issuing and using CIB Debit Card

1. Definitions

- A) The Bank: Commercial International Bank Egypt (CIB) and all its branches.
- B) The cardholder: The signatory on this application who is responsible for paying fees, commissions, expenses, and other amounts that might be owed.
- C) The card: A debit card that deducts money from the client's direct accounts when making a purchase or withdrawing cash. It is issued by CIB in cooperation with international institutions.
- D) Primary cardholder: The cardholder, signatory to this application (card applicant) and the one responsible for paying the fees, commissions, and dues that may be applied due to the card usage.
- E) Supplementary cardholder: A person to whom an additional card is issued upon the primary cardholder's instructions if they are over 16 years old with kinship of the first degree.
- F) Card duration: Five years from the issuance date and is renewed automatically unless the primary cardholder notifies the Bank of their desire not to renew the primary or supplementary card through the Bank's various branches in writing or by calling the contact center at 19666 or 19VIP. The Bank must be notified at least 30 days before the card's expiry date unless it decides to stop the renewal for some reason.
- G) Automated Teller Machine (ATM): Also known as a self-teller machine, the ATM is an electronically and mechanically operated machine that allows the customer to complete banking transactions using their card issued by the Bank.
- H) Point of Sale (POS): An electronically operated machine that allows the customer/cardholder to make transactions/purchases or obtain services using their card. The machine can also print receipts of the completed transactions.
- I) Online purchase: A service that allows the debit cardholders to pay for products and services online through websites and mobile applications.
- J) Personal Identification Number (PIN): A 4-digit number chosen by the customer when using their card for the first time through a CIB ATM after being activated through the contact center at 19666 or 19VIP, or by sending an SMS to the number shown on the card. The chosen PIN shall be used in any future transaction when necessary.
- K) Merchant: The store, company or bank that accepts the card to pay for goods and services, make online payments or withdraw cash by the cardholder.
- L) Purchase limit: The amount allowed for POS/online purchases according to the card type. It can be changed as the Bank deems appropriate.
- M) Cash withdrawal limit: The maximum amount allowed by the Bank for cash withdrawals through ATMs according to the card type.
- N) One Time Password (OTP): A password sent to the customer's registered mobile number with the Bank for an additional level of protection and security. It is required for making some online purchases, and the customer receives a different new number each time they complete a transaction.

2. I pledge to follow the instructions below when using the card through ATMs or POS:

- A) Using the ATM with the card bearing my name and its PIN, which I chose when using the card for the first time or changing it through CIB ATMs.
- B) Not to disclose the PIN to anyone or write it on the card itself. If the PIN is obtained by any other party, it is considered permission for that person to use the card without any liability whatsoever to the Bank.
- C) The cardholder pledges to sign sales receipts with the same signature shown on the back of the card whenever they use their

card to purchase goods, obtain services or withdraw cash, and if they do not sign them, they remain responsible for paying the amounts due on their card account to the Bank.

- D) The Bank will never request the numbers on the back of the card, the OTP or password of the Internet Banking service. Therefore, cardholders must not share them with anyone for the safety of their data. If the information is requested by any means of contact, the Bank's customer service must be informed as soon as possible.
- 3. The card is accepted at POS in shops, companies and hotels that bear the logo of international institutions.
- 4. The card must be activated by calling the contact center at 19666 or 19VIP, or by sending an SMS to the number shown on the card once it is received by the customer and before use. The activation is complete after full verification of the customer's identity.
- 5. The cardholder remains responsible for any transactions made using the primary/supplementary card as long as it is in their possession unless the Bank is not notified of any loss or theft - and even in cases of unsigned documents or signature mismatch.
- 6. The card is valid for use inside and outside Egypt at POS, or for online purchases and all cash withdrawals at ATMs that bear the logo of international institutions according to the authorized limits.
- 7. In case of card loss, the cardholder is obliged to notify the Bank by calling the contact center at 19666 or 19VIP to report the loss using their personal account number so that the Bank can cancel the card after verifying the identity of the cardholder.
- 8. Cash withdrawal fees are deducted directly from the customer's account without referring to the customer, as it is considered an implied consent to deduct fees directly from the account. The Bank has the right to change these fees and deduct them at any time without referring to the customer.
- 9. The cardholder is obliged to inform the Bank of any changes in the information stipulated in the card application.
- 10. The applicable exchange rate and any extra fees that might be charged when using the card in foreign currency transactions are determined by the Bank, and the cardholder has no right to object.
- 11. Upon the acceptance of this request and the issuance of the card, the Bank will send the card to the registered address. If the primary/supplementary cards requested is not received from the Bank within 90 days from their issuance date, they will be canceled with the client incurring all the annual issuance and subscription or renewal fees.
- 12. In case of non-compliance with any of the terms and conditions of use, or the misuse of the card, or using it for commercial purposes, it will be stopped, and the necessary procedures will be taken to preserve the Bank's rights.
- 13. The Bank is not responsible for any malfunctions resulting from power interruptions, mechanical work, if the ATM has no cash, or for any other reason. Therefore, the cardholder may not refer to the Bank with claims in this regard.
- 14. Transactions made using the card bearing the customer's name and supplementary cards depend on the available balance in the Bank on the date and time of use. The customer is not entitled to exceed this balance, or else the Bank has the right to take all the measures to have the debt paid in full and the dues incurred in both fines and expenses.
- 15. All transaction rules set by the Bank, whether they are debit or addition based, are valid, and the cardholder has no right to object, whereas the Bank has the right to prove them by all the possible methods.
- 16. The card-issuing Bank must be visited on the second business day following the date on which the card was captured by the ATM attached to the same branch or refer to the central vault, or after 3





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business days if it is withdrawn from any other ATM (not attached to the branches), and in case of not referring to the card-issuing Bank five days after the date of the card withdrawal, the Bank will cancel the card and make the service unavailable unless the customer requests the issuance of a new card.

17. The ATM will freeze the card's activity and withdraw it automatically when entering the wrong PIN three consecutive times, or will withhold the card if not withdrawn from the designated slot after completing the transaction within a specific time. Accordingly, the customer would have to submit a request to issue a new card, bearing all expenses of issuing a replacement card if the procedures stipulated in the previous clause are not followed.
18. If the amount requested through the ATM is not withdrawn from the designated slot within a specific time, the Bank is not responsible for re-crediting the amount deducted from the card account balance during this process until the machine is inventoried. The Bank may, therefore, and as a result of the inventory, add in full or in part the amount or not to re-credit it to the card account balance, and the cardholder has no right in all cases to object to any action taken by the Bank in this regard.
19. If there are any counterfeit or invalid banknotes within the cash deposited amounts, the Bank has the right to deduct them from the total deposited sums and the customer will be civilly and criminally liable, with the Bank taking legal procedures it deems fit and reporting the issue to the authorities.
20. The Bank is not accountable for not executing any of the cardholder's instructions to use the deposited amounts from the time of depositing through ATM until the deposit date granted by the Bank when the correct amounts are credited to the account.
21. The request to cancel a customer's card and its procedures does not mean in any way the cancellation of other supplementary cards issued for others at the customer's request accordingly. Therefore, when canceling any of the issued cards, the customer must request this in writing for the Bank to take the necessary action of retrieving the card immediately once cancelled or call the contact center at 19666 or 19VIP with the card's account number.
22. The supplementary card is subject to all the instructions and rules of banking power of attorney and the terms and conditions of subscription to this service.
23. If the customer submitted a signed request to issue more than one supplementary card for others to benefit from this service using their bank account, the kinship of the beneficiaries must be of first degree proved by providing a national ID number or birth certificate. Furthermore, the customer has no right to refer to the Bank with any objections on the consequences resulting from the use of the card by others.
24. According to the current work system, the cards will be linked to one of the customer's existing accounts (the primary account). Therefore, if this account is canceled, frozen or stopped for any reason, the service provided by the card will be stopped permanently automatically unless the status of the account linked to the card is modified.
25. The card number and PIN allow access to the Online Banking service to perform transactions or transfers. Therefore, the username and password must not be disclosed to any other person or any of the Bank's employees for any reason. If they are obtained by any other party, it is considered permission by the customer for this person to use their accounts. Accordingly, the customer shall be liable for all the risks and responsibilities arising from this disclosure.
26. The customer can link more than one account to the debit card, and accordingly, any transactions made using the card are deducted from the primary account unless the cardholder chooses another account while completing transactions through CIB ATMs.
27. If the customer has a complaint regarding cash withdrawals or purchases using the card, this shall be done according to the following conditions:
 - A) If the customer is not entitled to a refund according to the procedures governing this matter by either the Mastercard or Visa network, or Meeza or CIB, an administrative fee of USD 30 shall be deducted from the customer on each claimed transaction.
 - B) If the customer is not entitled to a refund according to the procedures governing this matter by either 123 network or CIB, an administrative fee of EGP 20 shall be deducted from the customer on each claimed transaction.
28. The Bank is not responsible for any dispute arising between the cardholder and the merchants regarding the goods or services obtained using the card. Therefore, the cardholder pledges to settle any disputes with the merchants directly without involving the Bank. If the merchant adds the value of a refund for any sales made using the card, the Bank will add it to the account balance upon receiving the refund value from the merchant, otherwise, the cardholder may not hold any claims against the Bank for the transaction must be settled with the merchant without involving the Bank.
29. When using the card at any ATM or POS, during online purchase or to carry out any banking transaction or instruction, the Bank's records regarding these operations will be binding and conclusive in all cases, moreover, the Bank will deduct the value of withdrawals or expenses from the account balance.
30. The Bank allows the use of the card for cash withdrawals and acquisition of goods or services according to the limits set for each transaction. Additionally, the Bank has the right to amend these limits from time to time without referring to the cardholder.
31. The Bank has the right to stop/cancel the card or new services, or upgrade/downgrade the card type without prior notice or referring to the cardholder, who has no right to object.
32. The primary cardholder has the right to stop the primary or supplementary card, and a replacement card can be issued, either primary or supplementary, with a maximum of one primary card for the primary account holder/parties (in case of joint accounts only), i.e., one primary debit card for each party of the joint account and 4 additional cards. The Bank holds its right to stop any card that exceeds the maximum limit at any time without referring to the cardholder.
33. The Bank is not responsible for any disputes arising between the primary and supplementary cardholders, and they are not entitled to refer to the Bank in any case.
34. The supplementary cardholder is authorized to use the card and is legally responsible before the Bank for all transactions made using the card, and that it is used for personal purposes only, with their prior obligation not to use it in legally, legitimate, or commercially prohibited transactions and they are obliged to sign on the back of the card at the designated spot.
35. When issuing cards to others upon the customer's request, the Bank has the right to deduct all fees related to the issuance from any of their personal accounts, or renewal, or re-issuance, or amendment or else based on the direct request of the supplementary cardholder.
36. If any dispute arises between the primary/supplementary cardholder and the Bank, and it is brought before the court, the records and documents or data recorded on magnetic media will be, in this case, an irrefutable means of evidence.
37. For more security and diligence, the Bank sets a maximum limit for daily cash withdrawals from the card balance of which the customer is notified through the Bank's official website, and the Bank has the right, from time to time, to amend the value of that limit in such circumstances it deems necessary without any objection from any party.





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38. The card/supplementary card allows the customer to check their account balance, accordingly, the Bank is not responsible for the consequences of disclosing such information to another party due to a card loss or their knowledge of the PIN until it is notified to stop the card.
 39. The Bank has the right to amend all or any term of this agreement without the cardholder's consent, and it shall notify the cardholder of any amendment in the manner it deems appropriate, including the Bank's website. The new amendments are deemed effective without the need for the cardholder's written approval.
 40. The Bank has the right, at any time and according to its sole discretion, to waive, assign, or sell any of its rights in this agreement to any other party without the cardholder's approval.
 41. The Bank has the right to disclose the confidentiality of the cardholder's data in cases permitted by law or according to a request from sovereign authorities without the cardholder's approval.
 42. The primary/supplementary cardholder is obliged to bear all the direct or indirect responsibilities, whatever they may be, and without any liability on the Bank, resulting from the use of the recorded calls feature through CIB's call center, for the following cases: updating data, activating debit cards, or any of the services provided by the Bank through the contact center currently or in the future. The Bank has the right to review all data to verify the customer's identity before executing any service through the CIB contact center.
 43. This agreement is subject to the provisions of the Egyptian law, and the relevant courts are the Cairo Economic Courts or any other court chosen by the Bank of different degrees and types.
 44. The Bank allows online purchases and payments using the primary/supplementary card, which requires the customer to enter the three digits on the back of the card (CVC), and sometimes they will receive an OTP in an SMS on their registered mobile number at the bank to complete the online purchase.
 45. The Bank allows cash deposits through ATMs using the card, and the value of the deposited amount shall be added to the account linked to the card.
 46. The Bank allows the use of the card in contactless payments, and some payments are accepted without the need to enter a password.
 47. In case of purchasing through websites in a foreign currency, the value of the transaction is deducted according to the corresponding exchange rate on the date of settlement of the transaction and not the date of its execution.
 48. These terms and conditions were issued in both Arabic and English and are announced on CIB's official website www.cibeg.com. In case of discrepancy between the two versions, the Arabic shall be used as reference for settling disputes.
 49. Minor accounts' debit card issued under the name of the natural guardian will be blocked once the minor reaches the age of 21 years old.
 50. Youth accounts' debit card will be blocked once the customer reaches the age of 21 years old until the customer visit the nearest branch to provide the required documents and changes the account to normal savings account.
- The customer is the actual and only beneficiary of the primary card, and that the card is under their custody.
 - The customer is committed to updating their information if it changes or if they acquire another citizenship or within 30 days of the Bank's request for information.
 - All the transactions completed through the service are legitimate and used for valid and lawful purposes. The customer also acknowledges their full responsibility for the safety and legality of any sums deposited or transferred to that card issued at their request, and he is committed to verifying that the money does not conflict with the Anti-Money Laundering and Terrorist Financing laws and its regulations and decisions.
 - Using the card for personal purposes only, and not to use it for any commercial activities or purposes. If proven otherwise, the Bank has the right to take all the necessary measures, including the suspension of the customer's card.
 - If the customer wishes to close the account or stop a product/service that is the subject of this contract/request, the customer should visit the nearest branch and/or call the Bank's contact center and inquire about the relevant expenses or deductions applied by the Bank (if applicable).
 - In case of any fraud or theft of the customer's accounts or the loss of any of their bank cards (of all kinds), the customer is obligated to immediately head to the nearest CIB branch and/or call the Bank's contact center to report and prove the case for the Bank to take the necessary measures immediately while ensuring that the information is correct to prevent any harm on the customer (if possible), without the slightest responsibility or obligation on the bank in this regard.
 - If the customer does not comply with the terms and conditions that they agreed to, regarding the implementation of the contract/request (including not paying the amounts due to the Bank), the Bank may take according to its sole discretion - all the measures it deems appropriate to preserve its rights. This includes but is not limited to the following:
 - The Bank has the right to claim the due amounts from the customer through phone calls or messages to all numbers registered with the Bank (home phone number, work phone number, mobile number, customer representative's telephone number, the number provided to the Bank in case the customer is unreachable).
 - The Bank has the right to conduct field visits to the addresses available with the Bank.
 - The Bank has the right to contract with any natural or legal person to carry out the collection of its outstanding dues from the customer in case of non-compliance, or take legal measures or else in whole or in part, and the customer also acknowledges that by signing this declaration that they waive bank secrecy within the limits necessary for the Bank to negotiate and conduct such business.
 - The Bank has the right to report all the overdue customers to The Central Bank of Egypt and the Egyptian Credit Bureau (I-Score) and/or any other competent authority in periodic reports. Therefore, the Bank has the right to deduct the fees, expenses, and tariffs due from any of the customer's open accounts without notifying the customer or obtaining their approval.
 - The customer can submit any complaints through the publications available at the Bank's branches, emails, or the Bank's call center. If the customer has a complaint, they must return to the Bank first rather than submitting the complaint to The Central Bank of Egypt directly, unless the Bank does not respond within the agreed upon time period or in the agreed upon manner.
 - The cardholder acknowledges that they understand and accept the list of tariffs, expenses, fees and interest applied by the Bank to the products and services it provides and recognizes that it is announced at all branches and channels of communication used by the Bank, including the Bank's official website. The customer also acknowledges that it is within the Bank's right to amend these regulations without the need to obtain approval.

We, the undersigned, hereby irrevocably declare that:

- All the information stated in the application is true and correct, and I have read the general terms and conditions of the Bank regarding this card and the relevant electronic banking services. They also agree to keep this application and the enclosed documents at the Bank in case the service is canceled after activation.

