

CIB EGYPTAIR Co-brand Card Terms and Conditions

The following provisions shall apply to the CIB "Mileseverywhere" Program. Kindly note that the provisions stated herein form an integral part of the CIB credit card General Terms and Conditions in addition to the one mentioned herein. Capitalized terms which have not been defined herein shall carry the same meaning as has been ascribed to them in the General Terms and Conditions. Save as stated hereunder, all remaining provisions of the General Terms and Conditions remain unchanged.

Definitions:

- a) "Card" means in addition to the Card(s) stated in the General Terms and Conditions, the CIB "Mileseverywhere" Platinum, Titanium or Standard issued by CIB to the Card member and includes Basic, Supplementary and Replacement Cards.
- b) "Card Account" means in addition to the Card Account(s) stated in the General Terms and Conditions, the CIB Mileseverywhere Platinum, Titanium or Standard. and/or the CIB Credit Card Account opened by CIB for the purpose of entering all credits and debits received or incurred by the Basic Card member and the Supplementary Card member, if any, under these Terms and Conditions.
- c) "Miles" means the reward points earned by a Card member for retail purchases carried out by him using his CIB "Mileseverywhere" Platinum, Titanium or Standard Credit Card at the earn rate determined by CIB from time to time thereby enabling the Card member to redeem it with Egypt Air for reward tickets ,class upgrades & excess baggage.
- d) **Partner:** means EGYPTAIR and/or EGYPTAIR Plus

The following terms and conditions are applicable to CIB "Mileseverywhere" Platinum, Titanium or Standard cards.

General Rules:

1. EGYPTAIR PLUS membership enrollment- all customers who qualify to receive the EGYPTAIR PLUS Credit Card and meet the credit card Terms and Conditions will either be automatically enrolled into EGYPTAIR PLUS Program with a new membership number, or if an existing EGYPTAIR PLUS membership number is provided by the customer at the time of the application, the Credit Card account will be linked to it for transfer of EGYPTAIR Miles earned on the Card.
2. The Bank is not responsible incase customer provide an incorrect EGYPTAIR PLUS membership and will in this case take the necessary measure to produce a new EGYPTAIR membership number for this customer.
3. As a Platinum, Titanium or Standard CIB EGYPTAIR co-brand cardholder, if you are newly enrolled into EGYPTAIR PLUS membership, you will receive your Blue

EGYPTAIR PLUS membership card after making your first trip. If you are an existing EGYPTAIR Plus member, your existing membership status, miles and card will continue. Continuation of the EGYPTAIR PLUS membership is governed by EGYPTAIR PLUS Terms and Conditions.

4. EGYPTAIR Plus welcome packs will be delivered directly by EGYPTAIR to eligible customers. The Bank is not liable for non-delivery of EGYPTAIR PLUS welcome packs.
5. A Card member whose Card Account is valid and in good standing, as determined by CIB at its sole discretion, is entitled to earn Miles which can subsequently be redeemed against reward flight tickets, class upgrades or excess baggage's.
6. CIB is entitled, at any time and without any prior notice or liability to the Card member in any manner whatsoever, to terminate CIB "Mileseverywhere" Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw, and/or modify or limit the annual earned value of CIB "Mileseverywhere" program. The Card member shall be bound by such variations and amendments. The latest provisions in such connection will be available on the CIB website. It is the Card member's responsibility to ensure that he is apprised of any changes thereof relating to the Card at all times. CIB's decision on all matters relating to the CIB "Mileseverywhere" Program shall be final and binding on the Card member.

Accrual and Redemption of EGYPTAIR PLUS Miles

7. Cardholders will accrue EGYPTAIR PLUS miles on their credit card account only after activating & using his card in retail transactions.
8. A Card member will be entitled to receiving, on a monthly basis, Miles which will be credited to his Egypt Air Plus miles program at the rate determined by CIB for every EGP spent (earn rate) charged to his Card Account for retail purchases. CIB reserves the right, to be exercised at any time and without prior notice to the Card member, to change the earn ratio. CIB shall also have the right to determine the maximum number of Miles that can be earned by a Card member as well as the transactions that shall be excluded from earning Miles.
9. Transactions not eligible to earn miles include, but are not limited to, cash advances; fees and charges paid on the card account including, but not limited to, late payment charges, finance charges, joining fees, annual membership fees, transactions that the Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.
10. The Bank reserves the right to amend the list of ineligible earnings and transactions from time to time at its discretion. Any refunded retail purchases

- will not be accredited to Miles balance. Where Miles have been credited to the Card member's Card Account and/or used before the retail purchase is refunded, CIB will debit the Card Account for the credited miles. CIB shall be entitled to debit such Miles even if such debiting causes the Card Account to have a negative Miles balance.
11. The Bank may decide to offer Miles differentially for different categories of spend and/or limit awarding Miles on select categories of merchants. The Bank will communicate such Miles earning structure in advance through the Bank's website, statement of account, etc. award Miles for such categories will be based on 'Merchant Category Codes' as defined by MasterCard. In case of any dispute, the Bank's decision as to Merchant category Code for a merchant establishment will be final and binding.
 12. The Credit Card issued under these Terms and Conditions is intended for personal use to conduct retail transactions. Use of the card for commercial transactions (any transaction other than personal retail transactions) shall not entitle the Card Member to earn Miles for those transactions. The Bank reserves the right to qualify transactions as commercial at its sole discretion. The Bank's decision in such respect shall remain final and binding.
 13. Introductory welcome Bonus Miles, Primary Cardholders only may be eligible to receive Welcome Bonus Miles after completing their first retail transaction by the card. Details of the number of Miles offered to each card type will be mentioned at the time of the application and/or at the welcome guide. The introductory welcome bonus miles are transferred to the card account only upon completion of the first retail purchase transaction. Welcome bonus Miles offer, if applicable, is available only in the first/joining year of the card account setup and the offer is not available for the subsequent year/s or on renewal. Bonus miles may not be offered again for renewed or replaced cards.
 14. Earned miles: The regular miles earning rate for spends is different for EGYPTAIR CIB credit cards according to the type. The details of the miles earning rate is mentioned in the welcome guide provided (with the welcome pack) and/ or communicated through other means by the Bank. Any change in the earn rate will be communicated by the Bank from time to time and will be updated on the related product page on the Bank's website.
 15. Over and above the Regular/ Introductory Welcome Bonus/ Accelerated miles, the Bank may from time to time launch promotions to offer incremental miles (Bonus Miles) whether on its own or through EGYPTAIR PLUS or other third parties. Such promotional offers will be governed by the Terms and Conditions of

- the promotion, in addition to the credit card terms and conditions, and will be communicated at the time of launching the offer.
16. Miles shall be calculated on the amount of eligible retail purchases accumulated on a daily basis, rounded down to the nearest mile . Eligible retail purchases charged by a Supplementary Card member will be aggregated with the retail purchases charged by a Basic Card member for the purposes of calculating the amount of Miles earned. The aggregated Miles will reflect in the Basic Card member's Card Account.
 17. The bank reserves the right to change the welcome bonus miles or the earn rate or the maximum allowed limit on the regular or accelerated miles without prior notice. The Bank reserves all the right to change the conversion at any given time and/or without prior notice. The Bank reserves the right to disqualify the card member from further participation in EGYPTAIR PLUS CIB Co-brand credit card program, if in the Bank's sole judgment, the card member has in any way violated the rules and conditions therein, or has violated the Terms and Conditions attached to the card. Suspension and disqualification will lead to forfeiture of all miles earned, if any.

Transfer of Miles to EGYPTAIR PLUS

18. All miles earned on the card account will be transferred to the card member's EGYPTAIR PLUS account within 4 weeks from the statement date for the respective statement period.
19. The card member should not be delinquent or have any block on his account to be eligible to receive miles. No transfer/ credit of miles will be done in retroactive effect if the account has been returned to normal after being delinquent.
20. Transfer of the miles from card account to EGYPTAIR PLUS is automatic and cannot be controlled on select basis. The redemption of the Miles is available through EGYPTAIR, and is governed by the requirements and the terms and conditions of EGYPTAIR PLUS program.
21. Validity of the miles- All Miles earned or received by the card member on the card account will be transferred to card member's EGYPTAIR PLUS account every statement cycle. The validity of the miles is as per the applicable Terms and Conditions of the EGYPTAIR PLUS program.
22. Miles have no monetary value and are not exchangeable for cash.
23. The Bank reserves the right at any time and without prior notice, to change the terms and conditions and the qualifying services and/ or to suspend or terminate the program notwithstanding that such change may result in reducing or extinguishing the number or value of, or the period or expiry of, any existing or

future miles. Whilst we shall make every endeavor to communicate to you such changes we cannot be held liable for any failure to do so.

24. The Bank shall not be liable for being unable to perform our obligations under the terms and conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside our control. Nor shall we be responsible for any delay by the merchants in settlement on any credit card transaction.
25. If at any time a dispute arises in connection with either the Miles Program or these Terms and Conditions, our decision in connection with the same shall be final and binding.