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1.1. HOW TO START?

What is the Mobile Banking service?

Mobile Banking is a fast, easy and secure way to access your accounts anytime, anywhere. It allows you to check your account balances and perform transfers, together with other various services in a quick and easy manner.

How can I get started with my CIB Mobile Banking?

Simply, search for your CIB Mobile Banking application and download it from the related store. Once the application is downloaded, login using the same Internet Banking username and password.

Please make sure to register to the Internet Banking service, if you have not already done so.

1.2. ACCESS THE APP

What shall I do to register for the Mobile Banking?

In order to access the Mobile Banking service, you need to have an Internet Banking username and password first. Below are the main requirements,

- 1- You only need to have an active debit/credit card on an active Saving/Current Account.
- 2- An Active debit/credit card means it has been used at least once through a CIB ATM.
- 3- You need to have your debit/credit card PIN code that you normally use at the ATM.

I am a current Internet Banking User... What shall I do? Do I have to register again for the Mobile Banking?

Since you are already an Internet Banking user, you can use the same username and password to login to the Mobile Banking platform.

Note: In case you want to change your password, click on the “Reset Password” button below the login, which will take you to the reset password page on our Internet Banking platform.

I am new to the service... How can I access my accounts and track my balances?

Using your Internet Banking username and password, you can access the app allowing you to monitor your accounts and credit cards. If you have not already created your username, please make sure you register on the Internet Banking platform.

What shall I do if I am locked out of CIB Mobile Banking?

If you entered your Mobile Banking password five times incorrectly, you will be locked out. In that case, please call  19666 or email us at cib.customercareunit@cibeg.com with your username to reset it.

Do not forget: Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone’s shift key to change the default from upper case. In addition, some phones require extra presses on the shift key to enter numbers instead of letters.

Where do I find CIB Mobile Banking Applications?

The application is available on App Store for Apple devices and Google Play for Android devices Please search for CIB Mobile Banking application from your store and download it.

For iPhone® or iPad®:

- Navigate to the App Store
- Search for "CIB Mobile Banking"
- Select "Install" to download the application



For Android™:

- Navigate to the Google Play Store
- Search for "CIB Mobile Banking"
- Select "Install" to download the application



In what language is CIB Mobile Banking application available?

The application is available in both English and Arabic. The default language is selected for the first time usage based on the phone language yet you can always change it by changing your preferred language on the Internet Banking.

1.3. USERNAME AND PASSWORD

Can I change my Mobile Banking username?

Once a username is set on the Internet Banking, it cannot be changed.


How can I change/update my password?

1. Go to CIB Internet Banking landing page. If you are already logged-in, you need to log-out first.
2. Click on the "Forgot / Reset Password" link
3. Fill in the following fields:
 - Username: Input your CIB Internet Banking Username.
 - Password: Choose a password that is easy for you to remember, but hard for others to guess.
 - Password Confirmation: Please enter again your password to make sure it is inputted correctly.
 - Debit/Credit Card Number: Please input the 16 digits of your active debit/credit card without any spaces.
 - Debit/Credit Card PIN: Input the 4 digits PIN code of your debit/credit card.
4. Click on "Sign In".

I am not enrolled in CIB Internet Banking service. Can I still use the Mobile Banking?

You must first enroll in the Internet Banking services before using the Mobile Banking.

I forgot my username. What can I do?

In case of forgetting your username, please contact CIB Call Center on  **24/7 19666**. The agent will go through a set of verification questions to confirm your identity before providing you with your username.

I forgot my password. What shall I do?


In this case, you should visit the Internet Banking website and follow the same steps above for updating/ changing your password.

2. MOBILE BANKING FEATURES

What can I do using the Mobile Banking?

Mobile Banking offers you services, such as:

1- Public Section (You don't need to login)

- Locate the nearest CIB branch, ATM and merchant in addition to the Augmented Reality feature
- View the Bank's social media links
- Contact CIB through e-mail or the Call Center  19666
- View foreign exchange Rates
- View the Mobile Banking service terms and conditions as well as the "How it Works" tips

2- Account Details (Login is required)

- View your accounts, cards details, in addition to your loans, certificate of deposits and time deposits balances and you can always check your historical statements through the Internet Banking.

3- Financial Transactions (Login is required) while all of the below transactions are available through the Mobile Banking, you can process a charity payment through the Internet Banking.

- Transfer between your own accounts
- Transfer to any CIB or other banks' accounts, inside or outside Egypt (OTP Higher Authentication is required*)
- Settle your credit cards
- Settle other CIB Credit Cards (OTP Higher Authentication is required*)

*Make sure to add your beneficiary first through the Internet Banking service.

4- Bank Requests (Login is required)

- Request new chequebook
- Stop lost/stolen credit card
- Dispute credit card transaction
- Change supplementary card limits
- Inquiry-suggestion-complaint

3. SECURITY

Is CIB Mobile Banking secure?

- Your account information accessed by the Mobile Banking is protected the same way as the Internet Banking: our authentication process includes your Mobile Banking (Username), password, and your 6 digit OTP in case of external transfers. For additional protection, we recommend locking your mobile device when not in use.

Is my personal information safe with CIB Mobile Banking?

- Yes, your personal information is safe with CIB Mobile Banking, which offers extensive security features to ensure that you can conduct your banking transactions in a safe and private online environment. (The highest security industry standards, which are used to keep the Internet Banking secure, are applied as well in CIB Mobile Banking application).

How do I know I'm downloading the real app?

- It is important to download mobile apps from trustworthy/certified sources only. Make sure that CIB is listed as the app publisher or seller in the app store or download site.

What security measures can I take to protect my information on the Mobile Banking?

Please follow the below steps to ensure your information security

- Do not share your username and password of your Internet and Mobile Banking with anybody
- Do not share the PIN code of your card with anyone as it is used for the Internet Banking Registration and Password Resetting
- Log out of your Mobile Banking session when finished
- Don't leave your mobile unattended without logging out
- Password-protect your mobile device
- Keep your username and password confidential and do not share your credentials with anyone
- Keep the operating system of your mobile device up-to-date
- Inform CIB Call Center right away if you lose your mobile phone number registered for the One Time Password (OTP) Higher Authentication.

Are account details stored on my mobile device?

CIB does not store any account details on your mobile device.

What security measures are in place to protect my accounts and identity?

- Normal authentication using username and password
- Strong password rules
- Higher Authentication for **3rd party transfers** using the **One Time Password (OTP)**
- Session Time-out

If I forgot to log out, will the application keep running at the background?

- The application will log out automatically after 5 minutes of inactivity.

4. ACCOUNTS AND INQUIRIES

What accounts are available in the Mobile Banking?

You can view the balances of the accounts that are currently available through the Internet Banking.

I cannot view my investment funds over the Mobile Banking, Where can I find it?

The investment funds are only available through your Internet Banking.

How can I access my related accounts?

Using CIB Mobile Banking app, you can access your personal accounts in quick and easy way yet navigating and adding your related accounts is only available through the Internet Banking. You can always add them as a beneficiary and enjoy transferring to them through the Mobile Banking.

Please make sure you exit your related account on the Internet Banking first before signing out in order to view your personal accounts normally.

5. TRANSFERS AND BENEFICIARIES


How do I get my OTP in case of transferring money to external accounts?

Simply, go to your CIB OTP Token and copy your 6 digits OTP generated from the application and then paste it in the OTP field.

How can I set up a new beneficiary?

Beneficiaries can only be added, amended and deleted through the Internet Banking. Once you set it up on your Internet Banking, it will display over the Mobile Banking.

What does happen if the phone switches off or the application crashes or does not respond in the middle of a transaction? How to ensure if it was carried out or cancelled?

In order to review your transaction status, double-check your account movements and balance to confirm that your transaction was carried out successfully, if not please refer to the call center  24/7 19666.

Can I transfer money to anyone or to any other financial institution through the Mobile banking application?

You can always execute transfers between your accounts as well as other CIB accounts/credit cards that you have added in your beneficiary list in your Internet Banking. This is in addition to "transfers outside CIB".

6. CHARGES AND FEES

Are there any fees to use CIB Mobile Banking service?

There are no fees to use CIB Mobile Banking service. Data charges from your mobile service provider may apply. CIB is not responsible for these charges.

7. SESSION TIME-OUT

What is Session Time-Out? And how does it work?

Session Time-out is designed to protect your Mobile Banking from being accessed by someone else when the device is unattended for a while. If it happens that you leave the Mobile Banking session without activity for a few minutes, you will be automatically logged out and will be directed to the Mobile Banking main page upon your trial to perform any activity after the Session Time-Out.

How long does the session last before it times-out?

The Session Time-out is set after 5 minutes with no user activity on the Mobile Banking session.

8. SUPPORTED DEVICES

Which devices does CIB Mobile Banking application operate on?

CIB's Mobile Banking App can be easily accessed on devices with the following hardware and software requirements:

- Camera (Rear facing).
- Compass.
- GPS.
- Apple® iPhone® iOS 8.0 and higher, iPad® iOS 8.0 and higher, iPod Touch® iOS 8.0 and higher.
- Android™ - powered devices with platform 5.0.0 Lollipop and higher.

Does the Mobile Banking support my tablet?

The same Mobile Banking application that runs on your phone will run on your tablet.

9. GENERAL

What if one of my products are not displayed under the Account summary page?

If you cannot see one of your products when you login to your accounts, please send an e-mail to cib.customercareunit@cibeg.com with your product name and your username.

Can I use CIB Mobile Banking application outside Egypt?


The Mobile Banking service is available outside Egypt. We recommend that you check your roaming coverage and charges prior to your travel date.

10. NEED HELP?

Whom shall I contact for help regarding the Mobile Banking?

Please contact us through an e-mail to cibcustomercareunit@cibeg.com or call us at  **19666**.

What happens if I lose my smart phone?

If your phone is lost or stolen, it is unlikely that someone could access your account information unless they also know your Online Banking username and password. However, for safety precautions, you should contact CIB as soon as possible by calling  **19666**.

11. MORE INFORMATION

- Have an unanswered question?
- Got a comment to share?
- Is there an area that requires more clarification?

Please do not hesitate to contact us by:

- Sending an email to cib.customercareunit@cibeg.com