Account Opening Application Form for New Retail Customers

Branch: Application No.:

First: Basic information

Full Name: CIF No.:
Type of ID:
ID Printed No: ID No.: Issued by: ______________

Gender: Issuance date: Expiry date:

Date of birth: Place of birth: Nationality Country of birth:

Nationality: Do you have other nationalities? If yes, please state:

Type of customer: Special needs customer? Type off special needs: ______________

Permanent residence address as per the ID document:
Type of residence: ☐ Rented ☐ Owned ☐ Other (state): ______________
Address:

Second: Correspondence and notices details

Address:______________________________________

Country:

Mobile No: Country code: Mobile No2: Country Code

Home Phone: Country Code:

Email:

Account statement periodicity: Monthly ☐ Quarterly ☐ Method of Sending Statements: Mailing language:

Third: Job information

Employer name ______________________ Join date______________________ Work phone:______________________

Work address: ______________________ Country:______________________

Occupation: Job position: ☐ Senior management ☐ Middle management ☐ Staff

Nature of work:
Public sector Private sector Police Armed forces Self-employed Student Unemployed Retired

Previous occupation (in case of retirement): ______________________
Sources of income:
Inheritance Self-employed Real estate Monthly salary Other ______________

Annual income category:

☐ less than EGP 5K ☐ EGP 10K and less than EGP 20K ☐ EGP 30K and less than EGP 70K ☐ EGP 100K and less than EGP 200K ☐ EGP 300K and less than EGP 400K ☐ more than EGP 1,000K
☐ EGP 5K and less than EGP 10K ☐ EGP 20K and less than EGP 30K ☐ EGP 70K and less than EGP 100K ☐ EGP 200K and less than EGP 300K ☐ EGP 400K and less than EGP 1,000K

Fourth: Additional information

- Are you the real beneficiary of the account? No ☐ Yes ☐
- Is there power of attorney on your account? No ☐ Yes ☐
- Do you hold accounts/credit cards with other banks? No ☐ Yes ☐
- Do you have leased safe deposit boxes with NBE? No ☐ Yes ☐
- Do you deal in securities? No ☐ Yes ☐
- Do you have residency in other countries? No ☐ Yes ☐ If yes, please state the other countries: ______________
- Do/did you occupy a senior position in the political, military, judicial or government field? NO ☐ Yes ☐ If yes, please state______________

<u>I agree to subscribe to the SMS notification service along with sending messages of the card's transactions to the CIF registered number whether an original or supplementary card.</u>

Marital status: Country of residence:
Residence:
☐ Resident citizen ☐ Non-resident citizen ☐ Resident foreigner ☐ Non-resident foreigner

Educational status:
☐ Illiterate ☐ Primary ☐ Secondary ☐ Post-secondary non-tertiary
☐ Tertiary ☐ Postgraduate ☐ PhD

Fifth: Information of persons authorized to operate the account (if any)

(CIF) of persons authorized to operate the account	Name	Type	Type of document evidencing the relationship
1-			
2-			
3-			
4-			

Customer's specimen signature:

One specimen signature with no data inside the frame	The signature was signed before me after verifying the applicant's identity.

Sixth: Details of account(s) opened

Please answer the following:
- Account dealing type Saving ☐ Current ☐
- Purpose of opening the account(s) with NBE
- Actual expected volume of transactions on the account(s)

Account type	Main account	Account currency	Linked to the debit card

Seventh: Information of the debit card applicant

Kindly issue an NBE debit card, Type
Name to be printed on the original card Customer name in Arabic:

Eighth: Request for NBE Phone Cash and subscribing to the Al-Ahly Net service

Would you like to subscribe to NBE Phone Cash? ☐ Yes ☐ NO
If yes, please state mobile number to be used with Phone Cash Services

I also acknowledge my desire to subscribe to Al-Ahly Net service

Ninth: Acceptance of terms and conditions:

1- The Customer's signature on this form shall be deemed an acceptance of the terms and conditions of the accounts and banking services attached hereto and effective immediately upon Customer's signature. The customer also agrees in advance to amendments that may be made to these terms and conditions in the future, and undertakes to abide by them and by the terms and conditions of electronic banking channels and services as stated on the Bank's website as well as any modifications or additions that the Bank may introduce thereto at present or in the future, in accordance with the issued banking laws and/or decisions in this regard. The Customer's usage of the digital banking channel or the digital banking service is conclusive evidence that s/he has already read and agreed to the relevant terms and conditions without any objection thereto.

2- The Customer's signature or his/her electronic agreement to subscribing to the electronic services and using their features shall be deemed a full agreement of using the conditions of using such services and an undertaking not to breach these conditions. These terms and conditions are supplementary and subject to the applicable terms and conditions and the agreements which have been or will be later on entered into and signed between the Customer and the Bank. Further, the Bank shall not be responsible for any loss, damage, costs or expenses – of whatever amount or nature – which the Customer sustains due to breaching such terms and conditions.

3- These terms and conditions indicate the obligations of the Bank towards its Customers as well as those of the Customers towards the Bank. Such terms and conditions shall apply to all types of accounts opened in local or foreign currencies with any of the Bank's branches as well as the banking services and products provided to the Customer through the different Electronic Channels nationwide. Any matter not provided for herein shall be governed by the terms and conditions of the bank products and services previously agreed to by the Customer in writing or electronically and the applicable rules and regulations of the Bank as well as the instructions of the Central Bank of Egypt (CBE) in this regard, in addition to the provisions of the Egyptian Trade Law, Civil Code, and the Law on the Central Bank and Banking Sector, as amended.

Tenth: Banking Consumer Protection

1. The Customer shall have the right to submit a complaint to the Complaints Department at NBE or to any NBE branch, or register the same by any other means provided or introduced by the Bank. The Bank shall reply to the complaint (in writing or electronic form) within 15 business days from the date of complaint receipt, except for the complaints related to transactions with external entities (the Customer will be notified of the period required to consider the complaint). In case the Customer rejects the Bank's reply, it shall notify the Bank of the reasons for rejection in writing within 15 business days from the date of receiving the Bank's reply. If the Customer fails to do so, this shall be deemed an implicit acceptance of the Bank's reply. In case the Bank is provided with the reasons for rejection, the complaint shall be reconsidered and the Customer shall be provided with the Bank's final reply within 15 business days. The Customer may not escalate any complaint in relation hereto to the CBE directly, except in the following two cases: (i) the Bank's failure to reply to the complaint submitted by the Customer within 15 business days from the date of receiving the same by NBE; and (ii) the Customer's rejection of the Bank's final reply to the compliant.
2. The Customer shall have the right to receive a copy of these terms and conditions at any time subsequent to agreement.
3. The Customer shall not offend the Bank/its staff/representatives/agents/correspondent banks; nor take any procedure or action that would harm the Bank and its reputation, whether inside or outside the Bank's premises and branches, by any electronic means or via social media. If the Customer violates the aforementioned, the Bank shall have the right, not only to close the account, but also take all the legal or banking producers for protecting its rights against the Customer.
4. In the event of the Customer's failure or delay in performing any of its obligations and undertakings contemplated herein, the Bank may take any legal or banking procedures to maintain its rights including closing the Account.
5. The Customer has carefully read all terms and conditions contemplated hereunder, and understood their content clearly and precisely.
6. You can submit your complaint through the following means:

Call Centre	19623 (+202 19623 from outside Egypt)	NBE's website	www.nbe.com.eg
E-mail	Customer.service@nbe.com.eg	Social media platforms	National Bank of Egypt
Fax:	+202 5945221		

Customer's specimen signature:

One specimen signature with no data inside the frame		The signature was signed before me after verifying the applicant's identity.

Article (1) Definitions:

The following words and expressions shall bear the meanings assigned to them except where the context otherwise requires. Words importing the singular form shall include the plural and vice versa.

"Bank"	means the National Bank of Egypt (NBE) and all its branches, successors, assignee(s).
"Customer"	means the Account holder/s.
"Account"	means any account held with the Bank subject to the terms and conditions hereof including without limitation current and savings accounts.
"Banking Day"	means: business days during which the Bank carries out all types of banking transactions. This usually includes week days from Sunday to Thursday except for the weekends and official holidays.
Card(s)	means any card issued by the Bank to the Customer to be used in operating the credit balance available in his/her bank Account/Card Account, such as debit cards, prepaid cards, or virtual cards. It is an electronic payment card issued with a smart chip and/or contactless feature and governed by regulations of global/local authorities regulating the usage of electronic payment cards.
"Original Cardholder"	means the holder of the bank Account/Card Account with the Bank, to whom the original Card is linked to his/her bank Account/Card Account.
"Supplementary Cardholder"	means the person for whom the supplementary Card is issued upon the request of the Original Cardholder (provided that the Supplementary Cardholder is at least 16 years old at the card date of issue).
"Cardholder"	means the Original and/or Supplementary cardholder.
"Transactions by the Card"	means: cash withdrawals, deposits, transfers among Accounts linked to the Card, purchasing goods and services or obtaining banking services via the Card.
"Term of the Card"	means: the term of Card validity. The Card is automatically renewed, unless there are Bank restrictions, or in case the Bank receives written instructions from the Cardholder of non-renewal.
"ATM"	means: all types of automated teller machines of NBE.
"Electronic Channels"	mean all the easy-to-use and secured state-of-the-art channels that enable the Customer to obtain several banking products and services, including without limitation "Al Ahly Net/NBE Mobile, Al Ahly Phone and e-wallets.
"Alternative Channels"	mean any channel, apart from branches, through which the Bank deals with Customers that include but are not limited to "ATMs", Electronic Channels and other delivery channels that include but are not limited to "POS machines", e-commerce channels and the "Digital Bank".
"Al Ahly Net / NBE Mobile Service"	is a service provided by the Bank and considered an easy-to-use and secured state-of-the-art banking experience that enables several banking services provided by the Bank through the mentioned service. This service can be processed anywhere anytime and allow the Customer to review all the financial transactions on the Account(s).
"Al Ahly Phone" (Interactive Voice Response)	means: the banking services provided by the Bank to the Customer over the phone 24/7 using the Customer's phone identification number with the Bank and the phone password. These banking services are made available from time to time in the Bank's absolute discretion.
"E-Wallet(s)"	is the service of paying money via the mobile phone under which a Mobile Account is opened for the Customer with the Bank to be used for the deposit/withdrawal/payment/electronic transfer of funds via the mobile phone. An electronic balance "Electronic Money Units" is deposited into the account which is equal to the amount deposited by the Customer into his/her Mobile Account with the Bank/agents.
"Electronic Money Units"	mean Bank-specified electronic units of cash value, with each unit equal to one Egyptian pound only, provided that the Bank receives in return an amount of money (in EGP) not less than the value of the Bank's electronic money units which can be exchanged for cash in the local currency (EGP) at any time.
"Expenses"	include without limitation stamp duties, mail and telegraph costs, transfer and collection fees, Alternative Channel commissions and all types of charges such as taxes and customs duties that have to be paid by the Bank on behalf of the Customer. This is in addition to attorney, accountant and legal fees.
Financial Transactions via Alternative Channels	mean: financial transactions such as (cash withdrawal, cash deposit and/or transfer, purchases, ...) made using the Cards or e-wallets issued by the Bank through ATMs, websites or merchants via different delivery channels (ATM - POS - e-commerce, etc.)
"E-mail"	Is the customer's e-mail registered in the Account Opening Application which shall be deemed a means of exchanging e-mail messages.
"Confidential Data"	means all the data related to activating and using electronic banking services, including without limitation, the user name, password, OTP and/or data and information related to the Customer's accounts.
"Hard Token"	Is a device held by the Customer and used to generate OTPs.
"Soft Token"	is an electronic application used on a mobile phone/tablet to generate OTPs and is downloaded through App Store/Google Play.
"Self-Registration"	is a service that enables Customers to register for certain electronic banking services, and assigns a user name and password through Electronic Channels directly, such as Al Ahly Net/NBE Mobile.
"Biometric Authentication"	means the features of accessing Electronic Channels via mobile phones and tablets using (a finger print or Face ID).
One-Time Password "OTP"	is a code generated through the Hard or Soft Token or sent to the Customer by the Bank for one-time usage to verify the Customer's identity.

Article (2) General conditions:

1. All Accounts opened in Customer's name with the Bank, through its branches or Electronic Channels, shall be deemed an indivisible security and collateral for automatic payment of amounts claimed by the Bank, since such accounts constitute a main account and sub-accounts of the same account.
2. The Customer authorizes the Bank to cover all his/her requests/instructions regarding his/her financial transactions (transfers, payments, payment of commercial papers, etc.) by debiting any of his/her Accounts opened with the Bank. In case there is no balance or the balance in the Account specified by the Customer is insufficient to execute the Customer's request/instruction, the Bank may elect to effect or not to effect such authorization according to its discretion or according to what the Bank's systems allow at the time of execution, since the Bank may refuse to execute such request/instruction if the balance of the account selected by the Customer is not sufficient to effect the debit, and regardless the credit balances available in the Customer's other accounts held with the Bank.
3. The Bank may, at any time, and in its own discretion, change the Account number, move the Account to any other branch inside Egypt or merge Accounts by virtue of a prior written notice to the Customer of not less than (3) Banking Days, with no effect on operating the Customer's account.
4. The Customer authorizes the Bank to inquire about him/her through one of its employees/ agents or specialized offices/companies in this regard. The Customer declares that s/he agrees to data stated in the Bank's books in respect of all transactions carried out through his/her accounts as final and binding evidence before all governmental/non-governmental bodies.
5. For illiterate customers: the Customer declares that s/he has reviewed all the terms and conditions of operating the Account through the Bank and/or his/her companion (if any) via reading out and clarifying the same to him/her. The Customer also declares that if his/her seal is used by a third party, the Bank shall bear no responsibility. The Account holder shall be responsible for the seal and bear the consequences if it is lost or stolen. Any account transaction performed using the Customer's seal shall be deemed valid and no amounts or indemnities shall be claimed, and no action shall be initiated by the Customer in this regard.
6. The Customer undertakes that if his/her ID or bank Card is lost or stolen, s/he shall promptly notify the Bank in writing, in anticipation of its misuse with the Bank by third parties. In case the Customer fails to notify the Bank that his/her ID or bank card is stolen or lost, the Bank shall not be held liable for any damage or adverse consequences occurring to the Customer arising from his/her failure to give such notice to the Bank. Consequently, the Customer shall be solely and fully responsible for all banking transactions executed using his/her ID or bank Card from the time the ID or bank Card is lost or stolen until the Bank is so notified.
7. In case the Bank delays or fails to exercise any right, power or privilege, this shall not constitute a waiver of such right, power or privilege, or any part thereof. Further, the Bank's exercise of any right, power or privilege shall not preclude its further exercise of the same.
8. The Customer authorizes the Bank to disclose his/her information at the Bank's absolute discretion to any other party.
9. The Bank shall carry out all the Customer's instructions received through digital banking services (including internet and/or mobile phone) to operate the Customer's account(s). Moreover, the Bank shall respond to any inquiry received from the Customer, and shall post any financial transactions carried out based on the Customer's request to the Customer's account(s). The Customer's signature herein shall be deemed an acknowledgment that s/he is aware of and agrees to the Bank's engagement of any correspondent bank or sub-agent to execute the Customer's transactions.
10. All the Bank's records shall constitute conclusive and legally binding evidence to the validity of transactions and instructions.
11. The Bank may, at any time and without giving a prior notice to the Customer, block the balances available in the Customer's Accounts to cover any indebtedness due to the Bank. The Customer authorizes the Bank, based on the Bank's sole decision and without notifying the Customer, to merge all Accounts held with the Bank's branch(es) of which the Customer is the beneficiary, irrespective of the currency(ies) of such accounts. The Bank may effect set-off in relation to any of the Customer's Accounts against any financial obligations due from the Customer, by deducting the corresponding amount from any other Account.
12. The Bank may, automatically and without referring to the Customer or obtaining his/her consent, debit to the Customer's Accounts any amount previously credited by mistake to his/her Accounts.
13. The Bank shall have the right to withhold any amounts from the Customer's Accounts opened or to be opened with the Bank, any funds or deposits held or to be held with the Bank, any interest-bearing securities, commercial papers or financial instruments kept with or at the disposal of the Bank or any of its branches or customers, and use the same as amounts paid to satisfy the outstanding debit balance. The Bank may consider such funds to be indivisible guarantee to all amounts that fall or shall fall due from the Customer to the Bank.
14. In case the Customer exceeds the balance available in his/her account(s) with the Bank for whatever reason, s/he shall immediately pay to the Bank the total amount exceeding the balance upon the Bank's request in addition to any resulting financial consequences. In all cases, the Customer authorizes the Bank to debit any withdrawn amounts or other transactions conducted via Alternative Channels to any of the Customer's Accounts.
15. The Bank may debit the Customer's current Accounts with the amounts required to honor cheques requested to be stopped, and may put amounts to honor the cheques on hold until a legal or amicable settlement, acceptable to the Bank, is reached between the Customer (drawer) and the beneficiary. Amounts put on hold to honor cheques are not owned by the Customer, and may not be disposed of by him/her.

Customer's specimen signature:

One specimen signature with no data inside the frame	The signature was signed before me after verifying the applicant's identity.

Article (3) Electronic Channels/e-wallets

1. The Bank shall have the right to reject any application for subscription submitted by the Customer to obtain Electronic Channel/e-wallets services. Further, the Bank has the right to reject carrying out any instructions, transactions and/or operations by the Customer while using these services with notifying the Customer, if possible.
2- Though the Bank uses all possible technological and security solutions to protect the Customer while using Electronic Channels/e-wallet services against cyber risks and information crimes, the Bank shall not be held liable for any damage that may be suffered by the Customer due to the risks of using the internet.
3- The Bank may add new electronic services or amend/cancel the existing services at its sole discretion, and shall notify the Customer by such means as the Bank deems appropriate.
4- The Customer agrees that in case of his/her prior subscription to Al Ahly Net/NBE Mobile Services (inquiry only - financial transactions between the Customer's accounts), the Customer's subscription shall be modified automatically to include transactions between the Customer's accounts, and other accounts, payments and many other services through Al Ahly Net/NBE Mobile Services.
5- The e-wallet must be linked to a mobile phone line provided by a mobile network operator in Egypt. Such mobile phone line must be in the actual possession of the Customer and may only be linked to one e-wallet.
6- The Customer who decides to suspend the mobile phone line linked to the Customer's e-wallet will not be in compliance with a key condition of using the e-wallet service. As a result, the Customer will automatically lose the right to use the service via the suspended mobile phone line.
7- The mobile phone SIM card provided to the Customer shall remain the property of the mobile network operator. The Customer shall be fully liable for maintaining the SIM card and for all the transactions and operations carried out via the SIM card in case it is lost, stolen or used by any third party until the mobile network operator is notified in writing of the loss or theft. The Bank shall be notified of such loss or theft by the Customer to suspend the Service via calling the Bank's call center or visiting the Bank's nearest branch.
8- If the Customer wishes to change the mobile phone number linked to the e-wallet, the Customer shall promptly notify the Bank of such wish in order to link the existing e-wallet to the new mobile phone number and take all the relevant measures
9- If the mobile phone is in the name of a legal person and not in the Customer's name, the Customer shall provide the Bank within three Banking Days from signing the service application form, with such legal person's written approval of the Customer's subscription to the service. The Customer agrees to be fully responsible without any responsibility on the part of the Bank
10- The Customer agrees that phone calls to the Bank's customer service call center shall be recorded for control purposes. The Customer hereby explicitly acknowledges the full admissibility in evidence of the Bank's automatically generated printouts evidencing the banking instructions given through Al Ahly Phone service.
11- All terms and conditions related to electronic channels/wallets and their amendments are available on the bank website www.nbe.com.eg

Article (4) Correctness and accuracy of information provided by the Customer

1- The Bank shall have the right to take all actions and measures necessary to regularly obtain updated information of the Bank's Customers, using any mechanisms it sees fit for updating information.
2- The Customer shall be liable for the correctness of information, data, and transactions that s/he enters through the Bank's Electronic Channels as the sole user of such services. The Customer further declares that the instructions, transactions and data entered shall be processed without further check by the Bank, obtaining written advices and/or verifying the same. The Bank shall not be held liable in any way towards the Customer if any erroneous data are entered into the Bank's network.
3- In case any change is made to the specimen signature of the Account holder, s/he shall, within 30 days, provide the changed specimen signature to the Bank and notify the Bank of any change of authorized signatories in respect of Account transactions. The Bank shall not be liable for any transactions executed during the said period.
4- The Customer, or the authorized persons/signatories, shall use the Bank forms to receive cheque and bill deposited into the Customer's Account, whether the Customer signs the said cheque and bill deposit note or not.
5- The Customer shall provide his/her last updated address for sending any notice, request or correspondence, including but not limited to, e-mail address, mailing address or mobile phone number. In case the Customer changes his/her address established in the Bank's records, s/he shall promptly notify the Bank of such change by any means approved by the bank
6- The Customer declares that all the information provided by him/her, whether through the Bank's forms at branches or Electronic Channels, is correct and complete. The Customer agrees to update his/her information (mobile phone number - e-mail address - mailing address) in accordance with the information provided by him/her in all forms of the Bank's products and services and that the same shall be used by the Bank upon sending any correspondence at present or in the future or upon communicating with the Customer.

Article (5) Confidentiality of Accounts and provided information

1- The Bank respects the confidentiality of all aspects of the Customer's transactions with the Bank, and adopts a policy of confidentiality with respect to the Customer's information and transactions. However, the Customer authorizes the Bank to disclose all or part of the information related to his/her transactions pursuant to applicable laws or in case any amicable or legal procedures or claims are taken or made to recover the Bank's rights or to establish the Bank's rights in any judicial dispute arising between the Bank and the Customer, or in relation to responding to complaints submitted by the Customer to third parties. Further, the Customer agrees that the Bank shall disclose all his/her information if a court writ or a judicial decision requiring disclosure is issued.
2- The Customer authorizes the Bank to disclose any of his/her transactions and relevant information held with the Bank to third parties as the Bank may, in its absolute discretion, consider proper.

Article (6) Powers of attorney

1- when a Customer wishes to authorize others to operate his/her Account(s), s/he shall fill in the form prepared by the Bank for this purpose (bank power of attorney). The form shall be kept in the Customer's file with the Bank; and the agent shall sign within the powers authorized by or on behalf of Customer. The Bank shall not be held liable for any objection that may arise from the relevant transactions, where a Customer wishes to authorize others to operate his/her Account(s) held with the Bank by virtue of official power(s) of attorney, the Customer shall visit the Bank in person to complete the procedures of registering the power(s) of attorney issued by the Customer on the Bank's internal system and sign the necessary documents to be kept in the Customer's file with the Bank. In case the Customer is unable to visit the Bank, the Bank may verify the Customer's wish to add the power of attorney to its account(s) by the means deemed appropriate by the Bank; otherwise the Bank may not, in its absolute discretion, accept such power(s) of attorney. Where a power(s) of attorney is (are) revoked, the Customer shall notify the Bank of such revocation by virtue of a registered letter with acknowledgment of receipt, or deliver the same by hand. Revocation of the power of attorney becomes effective one (1) Banking Day after the date of receiving such notification or prompt delivery. The Bank shall not be held liable for any action taken prior to that date.
2- No Account may be opened for a new customer by virtue of any type of power of attorney whatsoever. However, an Account(s) may be opened by virtue of a general bank power of attorney for an existing Customer only.

Article (7) Credit interest rate and Fees and charges:

1- The Bank shall specify the minimum amount calculated on accrued interest on balances in local and foreign currencies according to each of its Products' parameters and attributes as announced on branches or via electronic channels, at the same time interest on current account " Fayda Plus" is calculated based on deducted percentage of CONIA daily rate such rate shall apply to the daily closing balance of the account. The Bank, at its sloe desertion, shall reserve the right to change interest rates with disclosure to customers via means deem appropriate .
2- Banking services tariffs, and amendments, are available to all customers on website www.nbe.com.eg. Deemed as an integral part of this contract the bank reserves rights to deduct all banking services charges and fees without any prior notice to the customer.

Article (8) Transfers

- Where the Customer requests to transfer any amounts from his/her Accounts held with the Bank in accordance with the relevant transfer form, the Bank shall have the sole right to decide whether to accept or reject the instructions issued in this respect at its own discretion. The Bank shall not be liable for any objections that may arise as a result of the non-execution of transactions. In case a foreign currency transfer is received in favour of the Customer and the currency of the Account described in the transfer order is different from the currency of the transfer, the Bank may convert the value of the incoming transfer to the same currency of the Account stated in the transfer order and credit such value to the said Account according to the rate announced at the Bank on the day of execution unless instructions previously given by the Customer state otherwise. In all cases, the Customer indemnifies and/or holds the Bank harmless of any liabilities arising from any losses incurred by the Bank in respect of the instructions stated in this article. The Bank may also impose charges against the Customer in this respect.

Article (9) Terms of use of Card(s)

1- The Customer agrees that the Bank may issue a debit Card linked to the first Account opened with the Bank in the Customer's name. Furthermore, the Card may be linked to other Accounts opened in the name of the same Customer upon the Customer's request. The Customer acknowledges and accepts the following terms and conditions that apply to all debit, prepaid and/or virtual Cards: -
2- Cards issued by the Bank have the contactless feature that enables customers to carry out transactions by simply swiping the Card without entering the Card PIN with no liability on the Bank, taking into consideration that contactless transaction limits are subject to modification as per the Central Bank of Egypt's instructions. The Bank may solely amend the maximum daily/monthly limit for purchases and cash withdrawal, and shall disclose the relevant amendments to Customers by such means as the Bank deems appropriate. The Bank may, automatically and without referring to the Original Cardholder, debit any amount previously credited by mistake to any of his/her Accounts which are linked to the Card.
3- The automated system allows the Cardholder to create a Personal Identification Number "PIN" to be used in transactions by ATMs that accept Cards and at merchants' points of sale (POS). In this regard, the Cardholder agrees to the following: The Cardholder is absolutely liable for safeguarding the Card and his/her PIN at all times. The Cardholder is also absolutely liable for any losses or costs incurred by the Cardholder or the Bank due to any breach of any of the terms and conditions hereof or due to card misuse, loss or theft. The Cardholder undertakes not to allow any person to use his/her Card. The Bank shall not be responsible for any transactions executed by any third party other than the Account holder using the Card. The Cardholder shall not disclose his/her PIN, created by the Cardholder, to others; and shall be fully responsible for any transactions carried out using the Card PIN.
4- The Original Cardholder authorizes the Bank to debit all charges and commissions related to the Card to his/her Account(s) with the Bank, in case the Card is used through the ATMs of other banks. The Original Cardholder also authorizes the Bank to take any actions it deems necessary regarding using the said Card. The Cardholder declares that the Bank takes no responsibility for any objections sent by the Cardholder to the Bank after the lapse of 89 days from conducting the transaction objected to.
5- Whenever the Card is used in purchasing goods, obtaining services or withdrawing cash, the Bank shall debit the Original Cardholder's Account(s) linked to the Card with the value of such transactions whether the Cardholder signs the purchase slip or cash withdrawal receipt or not. The Original Cardholder shall be fully and unconditionally responsible for the relevant consequences before the Bank.
6- In the event that an entity issues a reverse entry voucher for a transaction carried out via the Card, the Bank shall credit the Account of the Original Cardholder with the value of this voucher upon receiving the reverse entry voucher from such entity. Unless the reverse entry voucher is issued and forwarded to the Bank, the transaction amount shall remain charged to the Account of the Original Cardholder, and no claim by the Cardholder against the entity may be the subject of any set-off, reverse entry or sub-claim against the Bank.
7- In the event that the Card is used in withdrawing cash from the Bank's ATMs within the set limits and the Cardholder fails to take all or part of the amount requested from the ATM within the time set for projecting the money in the assigned place causing the ATM to retrieve such amount, the Bank shall not be liable for reversing the debit entry on the account until an inventory of the ATM is made.
8- The Bank shall not be liable in any aspect if an entity rejects the Card. In the event that any other bank or an entity contracting with the Bank asks the Cardholder – upon the Bank's request to submit the Card.
9- **Loss of Card:** In the event that the Card is lost or stolen inside or outside Egypt, the Cardholder shall promptly notify the Bank orally via the customer service hotline number 19623 or from outside Egypt via the customer service phone number (+20219623), so that the Bank may stop the Card immediately. The Cardholder shall be fully responsible for any transactions carried out via the Card from the time the card is lost or stolen until the Bank is notified and the Bank has actually stopped the Card at the end of such call , The Cardholder shall also be fully responsible for any transactions carried out via the Card in the event of failing to report its loss or theft.
10- **Supplementary Cards:** The Bank may issue a supplementary Card for the debit Card linked to the Customer's Accounts to be used by any person appointed by the Original Cardholder as such person is deemed to be authorized by the Original Cardholder to use the supplementary Card in operating his/her Account(s), which are linked to the supplementary Card, with the Bank. The Original Cardholder shall be responsible for all the uses of the supplementary Card. In addition to other powers vested in the Bank, the Bank may cancel the previously issued supplementary Card upon a written request from the Original or supplementary Cardholder. The cancelled supplementary Card shall be returned to the Bank.

Customer's specimen signature:

One specimen signature with no data inside the frame	The signature was signed before me after verifying the applicant's identity.

Article (10) Financial transactions via Alternative Channels

1- All financial transactions executed via the Alternative Channels shall be in the Egyptian pound (EGP). Transactions in foreign currencies are denominated in EGP as per the exchange rate declared by the Bank and charged to the Card's Account in EGP at the date of receipt from settlement entities. The Bank may, in this case, charge and debit the cost of commissions and fees. The Bank may deem the following documents sufficient evidence to using the Alternative Channels correctly. These documents include but are not limited to the following: any sales slips, transaction records, cash payable vouchers or any other documents; and , NBE's records and systems regarding any transactions conducted by using the Card, including, but not limited to, the records relating to transactions conducted via mail order, telephone, internet or the like.

2- The Customer shall have sufficient Account balance to pay any bills on the dates determined for payment. The Bank shall not be responsible for nonpayment of any bills on their due dates because of insufficient balance in the Customer's Account. The Customer shall bear sole responsibility in case of any arising interest and/or penalty charges resulting from late payment of bills. The Customer declares his/her sole responsibility for the validity of data related to the bill payment feature, including but not limited to (phone No., amount, bill No., etc.) without any responsibility on the Bank, and the Customer shall bear all the ensuing outcomes since the Bank shall not verify such data.

3- The Customer acknowledges that the transaction information displayed on the Alternative Channel or in slips automatically generated by Alternative Channel shall not be considered a receipt, declaration from the Bank or a proof that transactions are valid or that cash amounts deposited via Alternative Channels will be credited before the date of the first business day following the deposit day, but shall only be considered a statement generated by such Alternative Channel upon the Customer's request. In the event of any discrepancy between the data entered by the Customer via an Alternative Channel regarding cash and cheques deposited by the Customer into the Alternative Channel and the relevant inventory taken by the Bank's officers, only the information substantiated by all Bank's records and systems shall be acknowledged and the Customer declares his/her approval in advance without any objection to this on his/her part. In case any forged banknotes are traced in cash deposits, the Bank may deduct the same from the total amounts deposited and debit their amount to the Customer's Account, if discovered after cash deposit via any Alternative Channel (ATMs, etc.). The Cardholder shall be legally and criminally liable for the said amounts. The Bank may, at its sole discretion, take any legal actions and notify the competent authorities.

Article (11) Statements of Accounts/Correspondence and notices:

1- Arabic shall be the only language used in all correspondence and notices between the Bank and the Customer. The Customer authorizes the Bank to send alerts, advertisements, promotions and marketing campaigns of new products using any of the electronic means, including but not limited to the internet, e-mail, SMS messages, and mailbox services. The Customer agrees not to consider the same a breach of his/her privacy.

2- The Bank furnishes the Customer with his/her statements of Accounts or consolidated statement of Account every three calendar months in accordance with the Egyptian law or the Customer's instructions in this respect , The Bank has the right not to provide the Customer with the statement of Account showing executed transactions as per the frequency specified in the Account Opening Application upon agreement if no transactions are made for one year or more on the account, and when the account balance is zero or falls short of the charges and commissions payable for printing and sending the statement. The Bank shall have the right to deduct statement of Account charges earmarked on the account when the account is replenished with sufficient balance.

3- The Customer authorizes the Bank to send statements of Accounts, notices, requests and all relevant correspondence to the Customer via Egypt Post or via a company specialized in such service by virtue of ordinary or registered mail to the Customer's last known address registered with the Bank or via the last known e-mail established in the Bank's records or electronic applications. All statements of Account and any other correspondence delivered to the Customer or his/her substitute by any such means shall be legal and enforceable.

4- The Customer agrees that the statement of Account issued by the Bank is deemed conclusive evidence against the Customer, unless he notifies the Bank, in writing, within thirty days after the date of receiving the statement, of any error or discrepancy in the statement besides providing the supporting details and data in respect of such error or discrepancy. The Customer declares that in case the Bank sends the Customer's statements of Account via any electronic means as per the Customer's request, the Customer shall maintain the confidentiality of such statements, and the Bank shall not be held liable for leakage thereof. The Bank shall not be liable for failure to receive such statements of account by the Customer due to reasons beyond the Bank's control and the Customer may not claim any indemnities resulting therefrom. The Customer acknowledges that requesting to receive statements of Accounts via e-mail/to view such statements via Al Ahly Net service shall automatically cancel subscription to the hold-mail service. The Customer further agrees that the Bank shall stop sending all printed statements of Account for all of his/her bank Accounts, acknowledging that s/he will view statements of Account via Al Ahly Net/e-mail once notified by the Bank of such means as the Bank deems appropriate. If the Customer's e-mail address indicated in the Account Opening Application is forgotten, stolen or cannot be used for whatsoever reason, the Customer shall promptly notify the Bank in order to suspend the Service. In this case, the Bank shall be only held liable as of the notification date.

Article (12) Closing/suspending Accounts/suspending electronic services:

1- In case the Customer has not provided all the documents required by the Bank under regulations, controls and internal decisions, the Bank may, at its sole discretion, discontinue the operation of, and close the Account. The Bank shall also have the right not to accept any other banking transactions at any time without giving reasons. The Bank may, at any time at its absolute discretion, suspend and/or limit the Customer's use of any of the available electronic services and notify the Customer if possible.

2- The Bank may, in its absolute discretion, at all times and without justification, close the Customer's Account(s) by virtue of sending a written notice of 5 Banking Days. Consequently, the Bank shall be discharged from any financial obligation in relation to the Account via sending the Customer a cheque to the address registered with the Bank, of the credit balance in the Account at that time, after deducting any amounts due from Customer to the Bank.

3- The Bank may take any action to close the Account immediately if the Bank finds that the Customer has presented wrong or incomplete information at any time; used the Account in an illegal way or in fraudulent acts; or breached these terms and provisions, taking all necessary actions to secure the Bank's rights. The Customer shall not execute any transactions on his/her Account for any purpose other than the specified purposes for which the Account is opened as a personal Account. If there are any indicators evidencing the use of the Account for commercial purposes or for purposes other than the predetermined ones in such a way that is contradictory to the nature of the Account, the Bank may close the account pursuant to the Bank's applicable policy for closing Accounts. The Customer may cancel his/her subscription to the electronic banking services, including e-wallets, at any time via a written notice sent to the Bank to that effect. The Bank may – at its sole discretion and without giving reasons – cancel the Customer's subscription to the said services at any time pursuant to a prior notice. Such cancellation shall not exempt the Customer from any obligations with respect to the electronic banking services carried out until the date of cancellation.

4- The Bank may suspend any minor's Account opened by (his/her legal representative/grantor) when the minor becomes of lawful age until s/he visits the relevant branch and completes the required documents.

5- The Customer may, within two Banking Days of the agreement date, cancel its request of any banking product/service that has not been activated yet (except for savings products) free and clear of any charges or penalties.

6- If the Customer wishes to suspend Al Ahly Net/NBE Mobile Services, the Customer shall call 19623 or visit the Bank's nearest branch. In order to reactivate the service, the Customer shall visit the Bank's nearest branch to fill in the Service Reactivation Application which shall be affixed with a verified signature of the Customer. The Bank may cancel the Customer's subscription to the said services at any time and notify the Customer, if possible. Such cancellation shall not exempt the Customer from any obligations with respect to the electronic banking services carried out until the date of cancellation. The Customer shall bear any charges payable by him/her as a result of using the said services until the date of cancellation. In case the Customer cancels his/her subscription to Al Ahly Net/NBE Mobile Service after receiving a Hard Token free of charge, s/he shall bear the announced costs of the Hard Token. The Bank may, in its absolute discretion, cancel or stop a Card for whatever reason, without notifying the Customer. The Cardholder declares that the Bank takes no responsibility for any damage arising in this respect, provided that the Card shall always be the property of the Bank. The Card shall be returned by the Cardholder, or any other person acting on behalf of the Cardholder, upon the Bank's request.

Article (13) Active and Dormant Accounts

"Active Account"	is an account in which at least one transaction (withdrawal, deposit, transfer, or electronic or documented balance inquiry) is carried out within one year for current accounts, or two years for savings accounts through the Bank's branches or any of the available means of communication or Electronic Channels.
"Dormant Account"	Is an account in which none of the following transactions is carried out: (withdrawal, deposit, transfer, electronic balance inquiry (if available) or documented balance inquiry) within one year for current accounts, and two years for savings accounts. Transactions carried out by the Bank such as debiting fees or crediting interest are not considered transactions through which an account is activated.
"A Dormant Account Customer"	is a Customer whose accounts with the Bank are all dormant
"Activated Mobile Account"	is a mobile phone account in which at least one transaction (withdrawal, deposit, transfer including other deductions from the Account but including balance inquiry or PIN change) is carried out within 90 days through the Bank's branches, payment service providers or available Electronic Channels.
"Active" Mobile Account	is an account in which at least one transaction (withdrawal, deposit, transfer, or electronic or documented balance inquiry) is carried out within one year through the Bank's branches, any means of communication, available Electronic Channels or payment service providers.
"Dormant" Mobile Phone Account	is an account in which none of the following transactions (withdrawal, deposit, transfer, or electronic or documented balance inquiry) is carried out within one year.

1. The Customer declares that the account(s) shall be rendered dormant again "in case 365 days for current accounts /730 days for saving accounts elapse (starting from the reactivation date) with no withdrawal , deposite or transfer "debit / credit" transactions processed on your account(s) through any branch , ATM , or an available electronic channel prior to elapse of the aforementioned duration .In case that all the Customer's Accounts are Dormant Accounts The customer also declares that his dormant account/accounts activation shall be via the branch and the Bank shall not accept such request if it is made through the Customer's agent.
2. The Bank may close any Dormant Account if a year has passed since the balance fell to zero and the account was not reactivated by the Customer.
3. The Bank shall activate Dormant Accounts in accordance with the following:

- In case the Customer has other Active Accounts: The Customer shall reactivate his/her Dormant Account(s) using any means of communication available with the Bank (including without limitation the Bank's branches, customer service call center or Electronic Channels) if available after verifying the Customer's identity by the Bank according to the Bank's applicable regulations.
- Dormant Account Customer: the Customer shall reactivate his/her Dormant Accounts by visiting any of the Banks' branches or updating his/her information at the branch and submitting a request to reactivate the account, remove its dormant status, and authenticate the balances of his/her accounts.
- For Mobile Accounts, the Customer may activate his/her Account through the Bank's branches, payment service providers, internet banking, Electronic Channels and other means of communication if available.

Article (14) Disclaimer

1- Neither the Bank nor other specialized entities contracted by the Bank shall be held liable for any damage resulting from delay in sending or transferring the information, failure or error in receiving the information, loss of information, uncontrollable malfunction, emergencies such as any shortage, business interruption, strikes, force majeure, natural catastrophes, security gaps, measures taken by State authorities, or any other events. The Bank shall not be held liable for any damage to the Customer, technology or electronic equipment due to the occurrence of any of the foregoing events as long as there is no breach or negligence on the part of the Bank.

2- The Bank shall not be liable for failure to execute any of the transactions received via the Electronic Channels/e-wallets due to any reason beyond the Bank's control. The Bank shall not be obliged to accept any amendments or cancel instructions or transactions previously sent by the Customer using Al Ahly Net/NBE Mobile services which were already executed.

3- The Bank shall not be held liable for any event resulting from the Customer's disclosing private information related to his/her banking transactions or (OTP) whether via phone, in response to any message to disclose such information, or while dealing with any person other than the Bank's employees.

4- the Bank shall not be responsible for the disclosure of any confidential account information as a result of any misuse on the part of the Customer or due to electronic hacking.

Customer's specimen signature:

One specimen signature with no data inside the frame	The signature was signed before me after verifying the applicant's identity.

Article (15) Declarations

1- The customer declares that he is the real beneficiary of all his accounts with the bank. The Customer undertakes not to deposit in person or admit into any of his/her Accounts held with the Bank any funds from an unknown source or suspicious funds, and to provide any explanations requested by the Bank regarding the deposited funds
2- The customer undertakes to update his information upon any changes or in case of obtaining another nationality within 30 days or upon the bank's request
3- The Customer undertakes that all his transactions made via electronic channels/wallets are legal, for legal purposes and in favor of unsuspicious people and that he/she is the ultimate beneficiary of the Service
4- The Customer declares that no agent, authorized signatory, attorney, or granter has the right to operate his/her accounts other than whomever is stated in the above table indicating the information of persons authorized to operate the account (if any) .
5- The Customer authorizes the Bank to disclose his/her name and information in the event that s/he wins any prize from the prize schemes granted by the Bank.
6- The Customer declares that his/her signature herein is deemed an express agreement to all the terms, conditions and provisions stated in this Application (NBE's Terms and Conditions of Bank Accounts and Services). The customer also declares that s/he has reviewed such terms and conditions via the copy handed to the Customer by the Bank. The said declarations are final and irrevocable at present and in the future, may not be revoked for whatever reason or in any capacity and shall remain valid even after closing the account(s) or terminating the services.
7- The Customer accepts all deposits made into his/her Account by himself/herself or by third parties whether in cash or by virtue of commercial papers or transfers, provided that the Bank accepts such deposits. The depositor shall be fully responsible for ensuring that all financial and non-financial data are correct (including Account No. and holder's name) as stated in the deposit receipt, and his/her signature on the receipt shall be deemed a final and irrevocable acknowledgment that the above-mentioned data are correct.
8- The Bank shall not be liable in any way for payments provided by the Customer to the Bank in respect of any counterfeit cheque or payment order.
9- The Customer acknowledges that s/he does not, and will not, have any copyright or any other intellectual property rights (IPR) in any of the programs, interfaces or documents provided by the Bank to deliver or improve the electronic banking services. The Customer shall not, and shall not allow others to, make copies of or modify any of these programs, interfaces or documents provided by the Bank, or download or transfer the electronic banking service programs from/to any computer, phone, tablet or any other similar electronic device. In case the Customer breaches the same or fails to secure such programs or documents provided as a service from the Bank, the Bank may have recourse against the customer for all indemnities necessary for damage suffered by the Bank.
10- The Customer shall indemnify the Bank against any loss or damage that may be sustained the Bank, as a result of the Customer's failure to comply with any of the provisions of these terms and conditions.
11- The logo of the National Bank of Egypt is a trademark owned and registered by the Bank. Generally, the National Bank of Egypt acquires possession of any trademarks of its products/services. Copyrights of images, graphics, information, markings, texts, publicity materials, interfaces and webpages, including the website page design, are property of the Bank and/or any other party referred to in the website pages and may not be utilized for any personal or commercial purposes.
12- The Customer declares that all data and information stated in the Account Opening Application or the Customer Information Update Form or any other data entered through Electronic Channels are correct, and the Customer shall be held liable if any such information or data prove to be incorrect.
13- The Customer declares that his/her mobile phone, user ID, login password, and Hard Token in case of receiving it from the Bank, or the activated Soft Token on the Customer's mobile phone, and also the feature of logging in the service using Biometric Authentication in case of being enabled by the Customer, are all means of identification of the Customer and that any transactions executed using such means shall be deemed to be executed by the Customer as a mean of verifying the Customer's identity. The Bank shall consider any person using such means as the Customer. The Customer shall be held liable for all transactions executed using its respective means of identification, as well as for any change, loss or transfer of any such means of identification to a third party until such time when the Bank can suspend the service based on a request by the Customer.
14- The Customer acknowledges and agrees that s/he shall use the Biometric Authentication for electronic services/e-wallets at his/her own risk without any liability on the part of the Bank. The Customer shall be fully responsible for protecting his/her mobile phone/tablet by creating a PIN. In case of wishing to use this feature, the following shall apply: Upon logging into the Electronic Channel/e-wallet services using Biometric authentication on a device that supports the use of Biometric Authentication, login will be allowed using any of the enabled methods whether only one or more methods is/are enabled without providing the user ID.
15- The customer declares, upon his request for any banking services, to fill in the forms prepared for this purpose and approved by the bank, in accordance with the terms and conditions announced via various communication channels.
16- The Customer shall, promptly and without delay, notify the Bank or the service provider of any transaction that involves theft, misappropriation or manipulation of the Accounts; or of any unauthorized transactions debited to the Customer's electronic payment Cards
17- The customer agrees to subscribe to the service of text messaging.

Article (16) Changes and amendments:

- The Bank may amend these terms and conditions wholly or partially, including the terms and conditions published online or via Electronic Channels. The Bank shall notify the Customer of any amendment, via any means deemed appropriate by the Bank. The Customer shall accept these amendments to continue using the Bank's services. Such amendments made by the Bank to these terms and conditions shall be deemed an integral part hereof. The Customer shall read the warnings and alerts sent by the Bank. The Customer's ongoing use of the amended Bank's services shall be deemed an acceptance and approval by the Customer of such amendments.

Article (17) Governing law, jurisdiction and language:

- These terms and conditions shall be governed by the provisions of the laws of the Arab Republic of Egypt and the relevant executive regulations as well as the regulatory instructions and rules. Any dispute arising in relation to the construction, interpretation or execution hereof shall be settled by Cairo courts of different types and instances or any other court selected by the Bank. These terms and conditions are written in the English language.

Customer's specimen signature:

One specimen signature with no data inside the frame		The signature was signed before me after verifying the applicant's identity.