البنك الأهلي المصري
NATIONAL BANK OF EGYPT

Limits on NBE Credit Cards in Foreign Currency

Limits on (retail/corporate) credit cards in foreign currency:

Existing holders of credit cards in Egypt:

<table>
<tr><th colspan="2">Credit cards</th><th>Visa Classic / Mastercard Standard/ Mastercard EgyptAir</th><th>Visa Gold / Mastercard Titanium</th><th>Visa Platinum / Mastercard Platinum/ UEFA Champions League Mastercard</th><th>Mastercard World Elite / Visa Infinite/ Mastercard World / Visa Signature</th><th>Mastercard Corporate</th></tr>
<tr><td rowspan="3">Purchases</td><td>Transaction limit</td><td rowspan="3">EGP 8,750</td><td rowspan="3">EGP 40,000</td><td rowspan="3">EGP 65,000</td><td rowspan="3" colspan="2">EGP 100,000</td></tr>
<tr><td>Daily limit</td></tr>
<tr><td>Monthly limit</td></tr>
</table>

Limits on (retail/corporate) credit cards in foreign currency during travel:

If you wish to use your credit card in foreign currency while traveling, please contact the Call Center or visit the nearest branch to request allowing limits in foreign currency, and notify NBE of the travel period at least 48 hours in advance.

Your credit card will be available for use according to the parameters of international use of each card product during travel period, as follows:

<table>
<tr><th colspan="2">Credit cards</th><th>Visa Classic / Mastercard Standard / Mastercard EgyptAir</th><th>Visa Gold / Mastercard Titanium</th><th>Visa Platinum / Mastercard Platinum / UEFA Champions League Mastercard</th><th>Mastercard World / Visa Signature</th><th>Mastercard World Elite / Visa Infinite</th><th>Mastercard Corporate</th></tr>
<tr><td rowspan="3">Purchases</td><td>Transaction limit</td><td rowspan="3">EGP 45,000</td><td rowspan="3">EGP 70,000</td><td rowspan="3">EGP 187,500</td><td rowspan="3" colspan="3">EGP 300,000</td></tr>
<tr><td>Daily limit</td></tr>
<tr><td>Monthly limit</td></tr>
<tr><td rowspan="2">Cash withdrawal</td><td>Daily limit</td><td rowspan="2">EGP 3,750</td><td rowspan="2">EGP 5,250</td><td rowspan="2" colspan="4">EGP 11,250</td></tr>
<tr><td>Monthly limit</td></tr>
<tr><td rowspan="2">Contactless Transactions</td><td>Transaction Limit</td><td colspan="6">EGP 5,000</td></tr>
<tr><td>Daily Limit</td><td>EGP 9,375</td><td>EGP 14,062</td><td>EGP 37,500</td><td colspan="3">EGP 60,000</td></tr>
</table>

- Call Center: please send a scanned copy of the passport (the personal information page – the page including the departure and arrival stamps from and to Egypt) to the email address: CC-Operations@nbe.com.eg (attachments up to 4 MB), within a maximum period of 90 days (3 months) from the date on which your credit card is made available for use during travel.
- NBE branch: please visit an NBE branch and provide a photocopy of the passport (i.e. personal information page – the page showing the stamp of departure/arrival from/to Egypt), within a maximum period of 90 days (3 months) from the date on which your credit card is made available for use during travel.

- If travel documents are not sent within a maximum period of 90 days (3 months) from the date on which your credit card is made available for use abroad, NBE will notify the Egyptian Credit Bureau (I-Score) to include the cardholder on the negative list. Moreover, the cardholder will be included in the list of customers who are denied for credit cards services. In addition, the relevant authorities will be notified to take the necessary action.

Notes:

- The limit of a single purchase transaction in foreign currency is the full credit card limit, considering the respective parameters of each card.
- If you hold more than one NBE credit card, the total monthly limit in foreign currency for all your credit cards is the monthly limit of the highest-limit card you hold.
- Card limits in foreign currency are subject to the card's credit limit or the relevant parameters, whichever is less.
- The use of NBE cards has been suspended at some stores of certain categories.
- Markup fees for all cards in foreign currency is 5%.
- All transactions carried out using the dynamic currency conversion (DCC) feature count within the limits of using cards in foreign currency. Consequently, markup fees will be applied to all such transactions.

Kindly make sure to use your credit cards in accordance with the terms and conditions of card issuance. Please do not use the cards in unusual transactions or allow others to use them in Egypt or abroad, in order to avoid the suspension of your card(s).

Debit and prepaid cards are not available for use in any foreign currency transactions.