

## Terms & Conditions:

- Campaign is valid from 1<sup>st</sup> of November till 30<sup>th</sup> of November 2024.
- All ALEXBANK's credit cards are included in the campaign (World, Platinum, Titanium, and Gold) except corporate cards.
- Apply for installment request by calling 19044 after executing the transaction.
- Offer is valid on all purchases or E-commerce transactions from any merchant inside or outside Egypt.
- Customer can choose installment tenor from 6 to 36 months with no interest.
- Minimum transaction amount to be installed is EGP 500.
- Admin fees is applied once on the transaction amount as below:

Installment tenor	6 Months	12 Months	18 Months	24 Months	36 Months
Admin fees	10%	16%	22%	29%	37%

- All monthly installments are equal for each transaction.
- Admin fees will be posted normally upon installment booking and included in the next statement with minimum due calculated amount.
- There are no maximum number of transactions as long as they are within 90% of credit card's limit and within the available limit.
- Extra Grace period for 3 months is valid for installments booked during November only.
- Offer is valid only on 0% interest installment with admin fees program.
- The first installment will be posted on the card on the 30<sup>th</sup> of November with payment due date on 25<sup>th</sup> of March 2025.
- This campaign will not be available for invalid, suspended, and/or delinquent cards.
- Cancelled, refunded, misuse, and commercial transactions are not included in the campaign.
- Penalty fee is applied in case of request for an early settlement of the installment plan (as per installment programs published T&Cs).
- Admin fees will not be refunded in case of installment acceleration.
- The bank shall not be liable for any disputes or controversies between the cardholder and the merchant regarding the commodities or service purchased by the credit card. The bank is not a party to such relationships.
- All installment programs Terms & Conditions apply.
- For refunded transactions, customers should contact the bank to cancel the installment plan request.
- Last day to receive any complaint related to installment booking is 29<sup>th</sup> of November 2024.
- Transaction date & installment bookings should be both executed in same month (November 2024).
- Top 12 spenders will get 100% cashback (top 3 spenders per each card type) based on highest spending volumes with minimum of 5 transactions during campaign period.
- Cashback is capped/card type as the below:
  - EGP 100,000 for World Mastercard Credit Card
  - EGP 75,000 for Platinum Mastercard Credit Card
  - EGP 50,000 for Titanium Mastercard Credit Card
  - EGP 25,000 for Gold Mastercard Credit Card