## Terms & Conditions:

Our existing customers can enjoy gifts in the case of referring his friends and family members where if those referrals opened and funded their accounts with a minimum of **EGP 500K** 

## Successful Referrals Criteria:

- Existing customers must maintain a minimum credit balance of EGP 500K at the gift disbursement date.
- Referred customers must open account and maintain a minimum average balance of EGP 500K for 30 days or more in liabilities.
- Amounts for the referral customers (New to Bank) must be Fresh Funds and not transferred from the existing client's
  accounts.
- The referral must be submitted within the campaign duration period, where the last successful referral must be opened and funded with minimum of **EGP 500K by the end of the campaign period**.
- Winners will be decided at the end of each month for whoever completed 30 days (starting the funding date).
- Gift to be disbursed after that on the 10<sup>th</sup> of the following month.
- The gifts value is shown in the below table:

Referred Customer		Existing Customer	
Min. Avg Liabilities Balance	Welcome Points (EGP)	Min. Spot AUMs Balance	Referral Gift (Points in EGP)
EGP 500K and above	EGP 1,000	EGP 500K and above	EGP 5,000

- The referred customer will also enjoy the Magnifica segment welcome points that are equivalent to EGP 1,000.
- There is no cap for the number of referrals a single customer can recommend.
- Campaign duration from 6-11-2024 to 31-1-2025.



FOR ALL THAT COUNTS.

