

Dear customers,

NBK Egypt ensures the interest in protecting the rights of customers so that they are guaranteed access to financial and banking services within an integrated framework of transparency and disclosure. In addition, to enable them to make their decisions on a comprehensive basis.

The following are the rights and responsibilities of the customer, in which they have to be familiar with while conducting any banking transactions.

First: Customer Rights:

- The customer has the absolute right of receiving fair and equal treatment from all bank employees.
- Customers should obtain clear, accurate and transparent information that is not misleading about all products and services with high professionalism and in accordance with what the bank is offering.
- The Bank shall maintain the confidentiality of the customer's financial and personal information. Also, the bank shall not disclose it to any person other than his legal representative without prejudice to the relevant laws and regulations.
- The customer has the right to review the contract before signing and obtain a copy of it at any time following the contract. Also, he/she should be acknowledged with the fees and commissions, as well as other responsibilities and duties under these documents.
- Customers should not to sign any financial documents or contracts that are blank or incomplete.
- In case any of the terms or procedures associated with the service or product you wish to obtain are unclear, then then the customer should submit inquiries to the bank's employee in order to make decisions based on a clear and complete vision
- The customer should choose among the most suitable products and services offered that fits their circumstances and their financial obligations. Also, the customer should be informed with the consequences of any irregular payment.
- The customer needs to be well informed of the methods of cancelling any service or product and the time it takes to do so, as well as the expenses and deductions involved.
- Customer should seek the advice of the bank's employee in case of any financial difficulties that obstructs them from abiding by the terms of their contract or the use of any of the services and products provided.

Second: Customer responsibilities:

- Read the contracts and forms carefully when obtaining any service or product. The customer should be well informed about any fees, commissions, obligations or responsibilities.
- Ensure regularity of payments in case of taking facilities from the bank in order to avoid any negative implications that might impact dealing with banks and payment providers such as being listed in the negative lists .
- Always provide accurate and clear information to the bank in order to get the suitable product or service.
- Update the personal information with the bank whenever requested or whenever there are any alterations .
- Maintaining the confidentiality of your information regarding their dealings with the bank and avoiding disclosure to any other party and exercising caution to maintain the information related to electronic services and confidentiality of username and password.
- Notify the bank immediately of any transactions on their accounts if any embezzlement and manipulation of the account has been occurred or unauthorized transactions via debit or credit cards.