

First: Account Opening

We, the undersigned (referred to as Account Holder/ Account Holders), agree that the prevailing banking custom, all of the Bank's internal rules and regulations, the general terms set out below, and all other general and private laws regarding banking transactions, and expressly acknowledge our obligation to all of its contents as an integral part hereof

General Terms and Conditions:

All transactions carried out by the Bank shall be subject to the following terms and conditions:

1- Transfers and Collections:

Credit limits for collections and transfers received directly from any branch or correspondents of the Bank or any other bank or from any other entity shall be regarded as a temporary balance until the transfer amounts have been made or the validity of limits has been confirmed. The Bank may cancel these limits at any time.

2- Exemption from Liability:

- a. We acknowledge that we exempt the Bank, its correspondents and agents from the responsibility of not paying or adding the value of cheques, bills of exchange, financing orders or any papers or payment orders by the correspondent bank or the withdrawing bank and holding them without their response to the bank whether for loss or forgery or due to lack of balance to be disbursed or for any other reason, the Bank is not responsible for the return of its assets, and we agree to receive copies of those cheques, bills of exchange or notes payable.
- b. We also agree to exempt the Bank, its correspondents and agents from liability for non-submission or delay in the work of Protest for non - acceptance or non-payment in the legal dates of the commercial papers that were filed for collection or guarantee. Also, the Bank and the Bank's correspondents and agents are exempted from any liability resulting from taking legal action to force the debtor to pay, we exempt the bank from taking legal action to claim these papers.
- c. the Bank shall not be responsible for any losses incurred by correspondence by mail from the delay or loss or lack of arrival of any documents, including commercial papers (cheques or bills), papers, payment orders, notices or collection requests, suspension of disbursement or statements of account. The Banks is entitled to deduct or recover any amounts that were added to the account and were not actually received as a result of postal correspondence.
- d. If the account or any amounts deposited in it had been exposed to the effects arising from or the same had to incur losses imposed by any current or future laws or regulations, or any taxes or fees, prohibition or deferral of payment or restrictions imposed on remittances or any other cause outside the control of the Bank, then the account's holder or (the account's holders) exempt the bank from full liability of any kind for any losses or damages resulting therefrom and also agrees that any or all of the amounts outstanding in favor of the account holder (s) shall be repaid in convertible currencies at any time; withdrawal or payment.

3- Suspension of Payments Rules:

If we request that any of the cheques withdrawn on any of our current account be suspended, we shall completely exempt the responsibility of the Bank and compensate the Bank for any losses resulting from its execution of our instructions to suspend the payments with our knowledge that the Bank's is freezing the amount against the fulfillment of cheques required to stop payment thereof . We also hold the bank harmless for its acceptance or disbursement of the cheques required to suspend its payment prior to the receipt of the instructions of suspension of payments in a timely manner allowing the Bank to carry out our instructions.

4- Withdrawal from account:

- a. The withdrawal from the account is made according to the bank's cheques prepared and delivered by the account holder (s) where he/she/ they is/are responsible (s) solely responsible/ severally for all that is caused by loss or theft or abuse of these cheques delivered by the bank to him/her/them or due to withdrawing of bearer cheques made by the account holders, and cheques may be withdrawn by (the holder/ s) of the account personally or by (agent/ s) under the direct withdrawal from any branch or any other legal proxy.
- b. Withdrawals from the savings account shall be made by the holder(s) of the account in person or by their agent/ s under the withdrawal receipts.

5- Account Statement:

- a. The Bank agrees that the Account Holder (s) shall be provided with the periodic statements of the regulated laws (Trade Law, Central Bank Law) unless the Account Holder requires or wishes otherwise. The bank makes avail communicating with its clients through any of the following means; mail, e-mail, telebanking service (IVR) and SMS in both Arabic and English languages.
- b. The holder (s) of the account declares that the notices and statements sent by the bank are valid, certified and verified and consistent with what is fixed in the books and records of the bank, if the holder (s) of the account does not object thereto in written notice within 15 days from the date of sending the notices or statements. The customer's not requesting these statements in writing shall indicate receipt thereof, and non-objection is an express or implicit confirmation of the validity of the balances of the previous period
- c. We acknowledge the validity and enforceability of notices, bank statements sent by the Bank and any other correspondences relating to your open account by mail at the recent addresses (holder/ s) of the account reported by the Bank.
- d. The holder of the account shall promptly notify the bank's call center in case of being suspicious of any manipulation occurred on his account, steal or loss of his banking cards and this shall be endorsed by a written request signed by the authenticated signature of the client in order to take the appropriate procedures by the bank.

6- Account Charges and Operation:

- a. The Bank shall have the right to deduct on any account the value of stamps, commissions and any other expenses due on the accounts. The Bank shall also be entitled to demand the account holder (s) to pay these expenses in cash.
- b. The Bank shall not be held responsible for the shortfall in the balance of the account resulting from seizure or the official taxes or claims. The Bank shall not also be responsible for reservations or restrictions on withdrawal or on the transfer of currency, which may be established by public authorities
- c. The Bank shall, at its sole discretion, approve or not approve the payment of cheques drawn from (the holders) of the account in currencies in violation of the open currency in the account in the case of their request. The account shall be deducted at the equivalent amount on the basis of the Bank's exchange rate on the day of payment, Account holder/s shall be fully responsible for the risk of changes in the exchange rate between the date of withdrawal of the cheques and the date of payment.

7- Account and Clearing Unit:

- a. All our accounts in the branches of the Bank shall be a single account, including accounts open in any foreign currency.
- b. The balance of each account shall be regarded as security and payment for any other account, as well as the value of any commercial documents that have been deducted by the Bank or deposited as security or guarantee or deposited for collection. The Bank may consider all the accounts recorded in our name in the books of the Bank as constituting one account.
- c. We hereby agree to grant the Bank, without prior notice to us, a final authorization for the clearing of any amount due to the Bank in any form and between any amounts we have or in our accounts in our name. If the sums and funds mentioned are not denominated in this account, then the Bank shall have right to sell or transfer them to the currency of the account at the rates declared by the bank or transfer and use of the proceeds from the sale or transfer in payment of the amounts owed to you, and the proceeds and supplements.

8- Interest Rate and Commission:

- a. The Bank shall have the right to amend the interest rate and commission applicable to accounts payable or receivable at any time in accordance with the rates declared by the Bank.
- b. All bank debits arising from any bank transaction, the Bank is entitled to collect an interest according to the declared rate of the bank on credit facilities in Egyptian pounds or other foreign currencies. We agree from now that the Bank is entitled to receive the yields on frozen returns and that the return exceeds the principal amount of the debt.
- c. The account shall be cut at the end of each month and at the end of the financial year of the Bank. The balance of the pieces with the statement of account results in a provisional balance of payments that reveals the status of its two parties (creditor or debtor). The interest rate and the commission shall be calculated on the day following the cut-off date and the

balance of the closing of the last day of the month shall be transferred to the balance of the opening for the first day of the following month loaded with the interest and the commission.

- d. If the account is temporarily suspended for a specified period to indicate the status of each party as a creditor or debtor, each party shall dispose of the credit balance that appears at the time of the temporary suspension. The credit or debit returns shall be applied and added, along with the commissions, to the account, the moment the suspension period terminates.
- e. In the case of closing the account for any reason and turning it into a current account (debit), the interest rate on this account shall be calculated according to the debit interest rate declared by the bank on credit facilities in Egyptian pounds or other foreign currencies.
- f. We agree that the Bank has the right, in accordance with its sole discretion, to convert all debits in free currencies that are not covered by cash in the same currency of indebtedness to the Egyptian Pound at the rate declared by the Bank on the date of transfer, in addition to the Bank's right to take commissions and administrative expenses determined by the Bank in this respect. The debit interest rate on the credit facilities announced by the Bank shall be applied in a timely manner to the Egyptian Pound or other foreign currencies.
- g. The bank shall announce the commissions and expenses in its branches and on its website, and in case of any adjustment the bank shall notify its clients according to clause 10 (correspondences and notifications).

9- Account Closure and Use of Bank Rights:

The Bank reserves the right to stop without prior notice the acceptance of any amounts to be added to the Account and may close the Account at any time it deems fit with the sole will of the Bank after a week from giving notice to the client without giving reasons for such, and from time to time, modify or change the conditions mentioned above without notice to the Account holder/s and claim the debit balance and interest at the debit interest rate on the credit facilities declared by the Bank in time to the Egyptian Pound or other foreign currencies. the account is considered dormant if no credit or debit transactions has occurred on it within one year, and the client shall renew his KYC in order to reactivate his account. The dormant account does not make available for the client to deposit or withdraw directly but only makes available for deduction and addition.

10- Correspondence and Notifications:

We agree that all communications, warnings and notices shall be directed in accordance with our data held by you, and any amendments received by express mail, e-mail or SMS.

11- Account confidentiality:

- a. Pursuant to Law No. 88 of 2003 in the Central Bank and the Banking and Monetary Authority (Part Four - Articles 97 and Beyond - Organization for Account Confidentiality), the account holders authorize the borrowers to view their accounts receivable and obtain any information and exchange the same with any of the banks working in Egypt or other governmental and non-governmental bodies.
- b. The account holder declare that the previous statements are correct And/ or that the minor/ is the original holder/ beneficiary of this account and not to personally deposit or accept the deposit of any anonymous or suspicious amounts, whether in cash or transfers, cheques or any other forms ,and I also undertake to notify the Bank in writing of any amendment to the Data and information contained in this form as soon as it occurs, as well as updating the data of this form upon request or every five years at most. I hereby authorize you and the NBK Group to use and exchange of data and account information with third parties in the limits necessary to apply the terms and conditions of local and international laws and instructions contained government agreements and administrative regulations and recommendations and practices applicable and this contract is final and irrevocable.
- c. the Bank shall have the right to submit the particulars and documents of the Account Holders upon taking legal action.
- d. This statement shall apply to the Universal and Particular successors.

12- The Bank's failure to use all/ some of the rights set forth in the General Conditions shall not constitute a waiver and the Bank shall be entitled to use them at any time.

13- Management of the Bank's Banking Activities:

We authorize the bank - in case of carrying out all its activities. ATMs, credit cards or other activities, to manage such machines or activities through the specialized agencies contracted by the bank without considering that a breach of confidentiality of the accounts.

14- Applicable Law and Jurisdiction:

- a. The application of the Egyptian law regarding the implementation of the terms of this contract has been expressly agreed upon.
- b. An agreement has been reached expressly and unequivocally and irrevocably on the jurisdiction of the Egyptian Courts To consider any legal or judicial procedure or resolve any dispute between us and the Bank.

c. Second: General Terms and Conditions of Services:

- It is agreed that all the general terms and conditions set out below shall apply to all services and products listed in the Opening Account Booklet. These general terms and conditions for each product are also an integral part of the Account Opening Agreement.
- The customer's signature on the subscription application in the services described below is a final contract binding on the parties (the bank and the customer). The customer must read and understand all terms and conditions of each service before signing the application.
- The client has the right to cancel any product or service that has not been activated (except for saving products) within two working days from the date of the contract without any expenses or penalties, subject to presenting a request.
- The Bank reserves the right to change the terms of service or to cancel or modify any of the terms and conditions relating to the products listed below at any time after giving notice to the client. Customers shall be notified by mail of their addresses registered by the Bank or SMS, the customer's use of such services following the notification shall be deemed an approval of the amendment notified thereby and the customer may not object to or dispute the same.
- The following services shall be subject to a statement of the expenses and commissions determined by the Bank (in accordance with the applicable Services Tariff). The Client authorizes the Bank, under its signature, to subscribe to these services at the deduction of the prescribed expenses. The Bank may at any time thereafter (after giving notice) adjust such expenses or commissions due to the customer to continue to obtain the service.
- If any of the terms or conditions and service provisions set out below are invalid or not applicable under any applicable law or under a judgment of a competent court, all other terms and conditions shall be in full force and effect against you.
- All contracts and applications for subscription in the following services shall be subject to the laws of the Arab Republic of Egypt and any dispute that may arise concerning the interpretation or implementation of its articles shall be subject to the jurisdiction of the Egyptian courts of different types and instances.

1- Debit Cards:

1. The period of the card is 36 months automatically renewed unless the primary card holder informs the bank in writing or with a letter of acknowledgment of receipt not to renew before the expiry date of at least 45 days.
2. The customer may not issue the card to a collective account unless the account opening application states that any party to the account has the right to sign the account separately. These cards shall fall under their responsibility severally or jointly.
3. If the customer does not attend to the card issuer branch within two months from the date of withdrawal of the card for any reason, the bank shall automatically cancel the card and this service shall be discontinued unless a new card is issued.
4. The bank has the right without prior notice to the customer to cancel the card issued if the customer does not receive it within two months from the date of issue. In this case, the customer may not claim refund of issuance fees. The bank is also entitled to suspend or cancel the card if same was abused.
5. The card applicant agrees to have the value of the subscription fee and the annual renewal fees and any fees arising from the use of the cards deducted from his account by the bank according to the rates specified for the service at that time. The applicant has no right to object to the same or to any amendments thereto. The same shall apply to

primary cards or supplementary cards. It is agreed that the primary cardholder is fully responsible for all transactions performed by the supplementary cardholder.

6. The Cardholder undertakes to protect it from theft, damage or loss. If Card is lost or stolen, the Cardholder shall promptly notify the Call Center of our Bank, provided that it is reinforced by a written application signed by the customer's signature approved by the Bank. The Cardholder is fully responsible for any transactions made by the Card lost prior to the delivery of the notice to the Bank. The Bank's books, records and automated systems shall be an argument against the Customer and against all.
7. Customer is responsible for any losses or damages arising from the wrong or unauthorized use of the card or PIN.
8. When using the card outside the Arab Republic of Egypt, the amounts used and their valuation shall be equivalent to the Egyptian pound according to the rate applied at the date of use of the card, and with the cardholder's commitment to any rate differences arising from this valuation.
9. The Bank shall not be liable for any damages that may be caused as a result of the failure of any device or defect in the information storage devices or any other reason outside the control of the Bank.
10. The information contained in this application belongs to the NBK - Egypt. The Bank is entitled to give this information to third parties in accordance with the banking norms and the provisions and rules governed by the law of the Central Bank of Egypt and the Banking and Monetary System No. 88 of 2003.

2- NBK Online:

1. The Bank has the right to review the customer's application to subscribe to any applications related to the NBK Mobile Internet Service (Mobile-Tablet), and in accordance with its absolute discretion to suspend the service from the Customer or to cancel it completely. This in case the Customer's Use of the Service in violation of any of the terms and conditions of its use or in violation of any of the laws and regulations in force in the Arab Republic of Egypt.
2. Any conflict between these Terms and Conditions and the General Terms and Conditions of opening the previously signed accounts, the terms and conditions set out below shall prevail and govern the transactions in relation to the NBK Online Service.
3. The Bank is not responsible for any fraudulent messages you receive for deceptive reasons of attempting to penetrate the Service. The user should exercise caution and promptly notify the Call Center in the event of receiving such messages. As for any damages resulting from non-compliance, negligence or default in reporting or in connection with the protection of his or her password or in the data on access to the NBK Online Service in general, the Customer shall be fully responsible therefor without any liability or obligation on the Bank.
4. It is agreed that the use of security codes to access the service constitutes an adequate definition of the customer, by virtue thereof the bank is entitled to dispose of the same through NBK online service without requiring any additional confirmation from the customer whether in writing, telephone or otherwise.
5. Any applications for payment or other services through NBK online service had been executed or are being executed by the Bank shall be strictly binding on the client whether issued by the client or on behalf of the customer. The client shall bear all risks related to any transmission errors, misunderstandings or fraud by the client or by third parties.
6. The execution of any transfer or any of the client's orders received through NBK Online service shall be subject to the availability of sufficient balances as well as the currency issued by the order to the Client's Account. The Bank shall not be liable for failure to execute such instructions.
7. The Client acknowledges the right of the Bank to refuse to execute any orders or instructions issued by it or to suspend or halt the Service at any time in accordance with the absolute discretion of the Bank and without the need for any reasons. The Client further acknowledges that the Bank shall not be responsible for any losses, damages or missed opportunities of any kind that the Customer or any other party may incur as a result of this.
8. The Bank shall be responsible for implementing the instructions of its customers received through NBK online service before the end of the working hours internally determined among its various departments (unless there are any other obstacles to its implementation). Any instructions received after the expiry of these schedules shall be implemented only on the next working day following these instructions and without any responsibility for the Bank.
9. The client shall not, after issuing instructions, whether or not using the password, amend or cancel such instructions, and shall bear sole responsibility for the inaccuracy in issuing such instructions.

10. The Bank reserves the right to change, amend and add any terms or conditions of service at its sole discretion after giving notice to the client and may terminate NBK service online in general, The Bank shall not be liable to you or any third party for such changes as long as you have been notified of one of the accepted notification methods (by mail or (SMS) on your phone).
11. Client acknowledges that the Bank is not responsible or liable for any costs or burdens that may occur as a result of any defect in the Bank's automated systems or any problems or failures or interruption of the service of the Internet/ telecommunications network or any other parties related to the performance of the service.
12. The Bank shall not provide any guarantee of any kind, whether (not limited to), (implied, express, and legal or) concerning non-infringement of the rights of third party, proprietary rights, electronic piracy or Virus-free.
13. We hereby authorize you as per our signature(s) below to deduct any fees pertinent to the service subscription / annual fees / or any other additional fees you will be entitled to make any amendments in accordance with your absolute discretion to these fees after giving notice to us, and we agree in advance to deduct those fees from our balance under these amendments without the need to notify us in advance.
14. Client shall bear full responsibility for the failure to promptly notify our call center to stop the service once the client has lost the password for the service or any suspicion about its confidentiality or loss of the device loaded with the TOKEN security key. The client shall immediately notify the Bank of any Change in his/her information or data related to the service during its validity period and before the due date for updating the data.

3- Payment Service via Mobile (Electronic Wallet):

1. Bank shall reserve the right to review client service subscription application, and has the right to accept or not; also it has the right, upon its absolute discretion, to suspend or cancel the service of the client; in case of using the service with violation of terms and conditions or violation of any valid laws and regulations issued in Arab Republic of Egypt.
2. The wallet account is linked to one mobile phone line for any of the mobile networks in the Arab Republic of Egypt and this line must be in the client's possession and the client's full responsibility.
3. The right to use or benefit the service is limited to the client alone, it also shall comply with at all times not to allow or enable any other person to use or benefit the same.
4. The client is committed to maintaining his/her secret number and keeping it at all times under his/her personal control. Accordingly, the client will be solely responsible for disclosing any data or information relating to him/her or any of his/her accounts if such disclosure is due to error or default or negligence in maintaining his number secret number
5. The client shall be responsible for all transactions and all processes carried out on the mobile phone account as long as those transactions were carried out through the mobile phone number associated with the wallet account and using his/her secret number. Bank's books, records and automated systems shall be a argument against the client and against all.
6. The Bank shall not be liable for any loss or damage that may occur to the Client due to misuse of the Service or as a result of any error committed intentionally or unintentionally or as a result of any defect that may occur to the Service due to an error on its part, or for insufficient account balance or any other reason concerning the client; We may also take, under this writing, an irrevocable pledge, to indemnify the Bank against all losses, claims, damages, costs and expenses incurred by the Bank as a result of this, including judicial fees , and fees of its attorneys and counselors.
7. The bank shall be responsible for the services presented by payment service providers and resourcing companies except in cases of malfunctions or interruption of the internet service / telecommunications network / mobile phone or any event beyond the control of the bank.
8. The bank shall not be responsible for the refusal of any party to accept the electronic balance as a means of payment, nor shall it be responsible for the services or products to be received by the client inconsideration of such balance. Any complaint from the client in this regard shall be resolved with the directly responsible party; Bank's role in this regard will be limited to the addition of any amount that the client may refund to the Wallet Account after the Bank has received a properly issued addition instrument.

9. Client shall bear full responsibility for not reporting to the call center of our Bank to stop the service immediately after the client loses his/her mobile phone or theft thereof.
10. We hereby authorize you, under our signature below, to deduct (subscription fees/ annual fees/ withdrawal, deposit and transfer fees/ or charges of any additional services provided by the master service) according to the bank's tariff published in its branches or on the website.
11. Bank shall have the right to stop dealing with all electronic client balances in the event that the Bank discovers any action or any attempt that Client may make to violate or contravene anti-money laundering laws or regulations until Client presents an appropriate and acceptable justification to the Bank without prejudice to the Bank's right to take all actions imposed by applicable and enforced laws in the Arab Republic of Egypt.
12. We hereby undertake by virtue of our signatures(s) that all the instructions we issue and all processes that we perform through the electronic devices used in providing the service as if the same were issued directly by us; and that such instructions are binding to us and legally effective.
13. The only currency used to provide the service is the currency of the Egyptian pound.
14. We hereby declare to you, under our signature below, that we accept that the Bank shall provide data or disclose all or some information about our account (s) with the Bank to any of its agents or any of the parties providing technical, banking or other services related to execute the services, and in accordance with what the Bank deems appropriate and necessary in this regard.
15. The Bank reserves the right to amend any terms and/or conditions of using Service. Any termination, modification or change shall be effective in the Client's right and shall be binding to him/her after notifying the client according to clause 10. If the client does not accept any of such amendments or changes, it shall- not later than 30 days from the date of becoming aware of such amendment or change- notify the Bank of its desire to terminate the contract and immediately suspend any transactions and submit to the Bank an application to close the mobile phone accounts and make the necessary adjustments including payment of any dues, refunding any remaining amounts in his/her balance
16. Client shall notify the Bank immediately if any information or data of its own account are changed during the validity period of the service, and before updating such data
17. Bank shall have the right to change the maximum amount of withdrawal, payment, transfer and any discounting transactions as the Bank deems appropriate and shall notify Client according to clause 10.

4- SMS Services:

1. NBK-Egypt reserves the right to accept or reject the client's request for service or to suspend the same at any time after giving reasons.
2. Client shall notify the Bank in writing and immediately in the event of any change of its data related to the Service (Mobile Number). The Bank shall not be liable for any damages resulting from delay/ blocked access of messages as a result of failure to notify the Bank
3. The Bank is not responsible for any disputes that may arise between Client and the mobile service provider, except for the service provided by the bank and does not guarantee the efficiency of the service provided through the mobile network subscribed thereto by the client

5- Telebanking Service (IVR):

1. The client is responsible for maintaining the secret code allocated by the bank for his/her personal use. He/she may not disclose it to third parties. All transactions carried out by the telebanking service shall be binding on the client as long as he/she is using his secret code, whether or without his/her knowledge.
2. Client (or its legal representative) shall notify the contracting bank of the service in writing in case he wishes to suspend the deal on the service because he/she does not wish to continue it or for any reason whatsoever, related to bankruptcy or loss of legal capacity or judicial or administrative proceedings against him or against any of the holders of joint accounts or for any other reasons.
3. By signing the application for the service, the client authorizes the bank to deduct any fees, commissions or expenses on the account (s) of the client in consideration of the processes performed by the telebanking service

4. All transactions carried out by the telebanking service are binding on the client and under its full responsibility. The bank is not responsible for any direct or indirect losses or damage as a result of non-compliance with the client's instructions or the terms and conditions of the contract in force majeure or circumstances, which are beyond its will or in case of failure or damage or failure of telebanking service or telebanking service lines.

Conditions of Creating a Savings Account:

- NBK- Egypt accepts depositing money in saving accounts in EGP, US\$, or the other foreign currencies' specified by the bank.
- Deposit slips in savings accounts are considered a receipt from the bank. Withdrawals shall be upon the account holder's signature on the withdrawal receipt previously prepared by the bank.
- No money may be withdrawn from the saving account except by the account holder or the attorney thereof that the bank deems it duly authorized. In case of the account holder's death, deposited money shall not be returned except to the legitimate inheritors of the same after submitting the documents proving such event. Legally incapable individuals may not withdraw all or part of the deposited money under their names provided that they legally represent an account holder, or after the personal status court's authorization if required.
- Interests shall be added to saving accounts regardless of the date of opening the account by the end of the periods specified by the bank or on account settlement.
- The bank has the right, at any time, to amend the interests' rate and the conditions of such system after an overt declaration at the bank's branch after giving notice to its clients. Such amendments shall be effective starting from the date of its declaration.
- The bank has the right, at any time, to deduct from the saving account any commissions, fees, or debt payable to the bank by the saving account holder.
- Borrowing is allowed only against the savings passbook and under the conditions specified by the bank.
- Depositor shall be unreservedly subject to the conditions of such system immediately after signing the form of opening the account.
- The terms and conditions above are subject to the Egyptian law. In case of dispute, Egyptian courts shall be the competent authority to examine and settle such disputes with their various types and instances.

Conditions of opening an Interest Paying Current Account for individuals:

- The account is available in EGP only.
- Interests are to be calculated on the account daily closure rate and to be added to the account per month.
- Deposit slips of an Interest Paying Current Account are considered as a receipt from the bank. As for the withdrawals, they shall be done upon the account holder's signature on the previously prepared withdrawal receipt after notifying the bank or via Cash withdrawals from ATMs (if you have been a subscriber to such service).
- Account holder is unreservedly subject to such terms and conditions immediately after signing the opening account form.
- The account holder's signature on the form of opening the Interest Paying "current account entails that the account holder is aware and accepts the interest rate, and commissions applicable to the account on the date of opening the latter.
- The bank has the right to amend any of the account's conditions at any time with no prior warning or notice.

Features and Conditions of Zeina account:

- NBK- Egypt accepts only EGP as deposits in Zeina account.
- Zeina account is available to children till 14 years provided that they are under the natural guardian. After the account holder turns 14 years, Zeina account shall be closed and changed into a saving account for minors (existing product), and the money (asset + interests) of the account shall be transferred to the new saving account.

- Interests are disbursed on 3-month bases on the least credit balance within the month.
- Deposit slips in Zeina account are considered as a receipt from the bank. However, withdrawals shall be done either by virtue of the signature of the minor's natural guardian or via cash withdrawal from ATMS (if you are a subscriber to such service).
- No money may be withdrawn from Zeina account except by the natural guardian of the minor (the account holder).
- Account holder is unreservedly subject to such terms and conditions immediately after the natural guardian signs the opening account form.
- The bank has the right to amend any of the terms and conditions of Zeina account with no prior warning or notice.

Features and Conditions of "Extra" Saving Account:

In "Extra" Saving account, NBK- Egypt accepts deposits in EGP only.

Interest shall be disbursed as follows:

- Monthly interest is to be released by the end of each month upon the least amount of the credit balance within the whole month.
- Additionally, there should be an annual interest to be released by the end of each year based on the least amount of the credit balance within the whole year provided that the account's balance is not reduced below the announced minimum.
- Deposit slips in "Extra" Saving account are considered as a receipt from the bank. However, withdrawals shall be done upon the account holder's signature on the withdrawal receipt previously prepared by the bank or via cash withdrawal from ATM (in case you are a subscriber to such service).
- Interests shall be counted as of the month subsequent to opening the account.
- No money may be withdrawn from saving account except by the account holder.
- The account holder is unreservedly subject to the conditions of such system immediately after signing the form of opening account.
- Client's signature on the form of opening "Extra" saving account entails that the same is fully aware of and accepts the interest rate , fees, and the commissions applicable to the account on the opening date.
- The bank has the right to amend the conditions of "Extra" Saving account with no prior warning or notice.

The Features and Conditions for NBK- Egypt Fixed-income Certificates of Deposit:

- Minimum amount of the certificate is 5,000 EGP and can be increased with 1,000 EGP and its multiples.
- Deposit certificate is valid for either 3 years or 5 years.
- Rate of recurrent revenues and periodical disbursement of interests: during the term of the certificate, fixed income and amendments to interest's rate are applicable only to the newly issued certificates, interests differ according to the periodical disbursement of each.
- Revenues are to be counted as of the day subsequent to the purchase date.
- The minimum duration after which a client may withdraw from such a system is 6 months.
- Client may ask for a reduction or a partial reimbursement of the valid certificates' value provided that:
- The reduction or partial reimbursement occurs after elapsing the minimum period of withdrawal specified for the certificate to be reduced,
- The remaining amount after reduction or reimbursement complies with the minimum amount specified for certificate depositing,
- All rules and percentages regulating reimbursement of each certificate upon its type and currency are implemented.

Rules regulating reimbursement prior to the due date: a percentage of interests rate applicable to certificates is to be deducted according to the following:

Duration	3 years	5 years
Less than 6 months	unavailable	unavailable
7-12 months	Interest Rate minus 4%	Interest Rate minus 5%
12-24 months	Interest Rate minus 3	Interest Rate minus 4%
25-36 months	Interest Rate minus 2%	Interest Rate minus 3%
37-48 months	-	Interest Rate minus 2%
49-60 months	-	Interest Rate minus 1%

- Individuals eligible for purchase: individuals only and without a maximum limit.
- Other privileges: the ability to borrow or issue credit cards secured by the certificate with minimum 2% above the certificate's announced price.
- Such certificate is subject to the terms and conditions of law No. 88 of 2003 of the Central Bank of Egypt, Banking Sector and Monetary System.

Basic features and conditions for prepaid fixed-income certificates of deposit:

- Minimum of certificate's value is 5,000 EGP that may be increased by 1,000 EGP and its multiples.
- Certificate is valid for 3 years.
- The interest rate: according to the rate declared in the Bank's rate list on the date of filling the application.
- Frequency of interest payment: the income is fixed for the duration of the certificate and is prepaid annually in advance.
- Date of commencing interests calculations: as of the day following the purchase date.
- The minimum period for which a withdrawal from the system may be allowed: 6 months from locking.
- Client is entitled to request reduction or partial reimbursement of the valid certificates values provided that:
- Such reduction or reimbursement occurs after elapsing the withdrawal period specified in the certificate to be reduced.
- The amount remaining after reduction or reimbursement complies with the minimum amount for locking the deposit certificate.
- All rules and percentages regulating reimbursement for each certificate according to its type and currency are applied.

Rules regulating reimbursement prior to the due date: a percentage of the interest rate applicable to purchased certificate are to be deducted as follows:

Duration	years 3
Less than 6 months	Unavailable
months 7-12	Interest rate minus 6%
12-24	Interest rate minus 5%
25-36	Interest rate minus 4%

- Individuals eligible for purchase: individuals only and without a maximum limit.
- Other privileges: the ability to borrow or issue credit cards secured by the certificate with minimum 2% above the certificate's announced price.

- Such certificate is subject to the terms and conditions of law No. 88 of 2003 of the Central Bank of Egypt, Banking Sector and Monetary System.

Features and Conditions of Variable Income Certificates of NBK- Egypt:

- Certificate's categories: 1,000 & 5,000 & 10,000 & 25,000 & 50,000 & 100,000 EGP.
- Certificate's term, 3 and 5 years.-
- Interest type: variable and to be specified after depositing according to the Corridor of depositing rate announced by the Central Bank of Egypt.
- Rate of periodical interest and the frequency of disbursement:
 - 3 years:
 - Per month: Corridor rate of deposit -0.75%
 - Per 3 months: Corridor rate of deposit -0.50%
 - 5 years:
 - Per month: Corridor rate of deposit -0.50%
 - Per 3 months: Corridor rate of deposit -0.25%.
- Starting date of calculating interest: the day following the date of certificate purchase.
- The minimum period for which a withdrawal from the system may be allowed: 6 months.
- Client is entitled to request reduction or partial reimbursement of the valid certificates values provided that:
 - Such reduction or reimbursement occurs after elapsing the withdrawal period specified in the certificate to be reduced.
 - The amount remaining after reduction or reimbursement complies with the minimum amount for deposit certificate.
 - All rules and percentages regulating reimbursement for each certificate according to its type and currency are applied.

Rules regulating reimbursement prior to the due date: a percentage of the interest rate applicable to certificates are to be deducted as follows:

Duration	3 years	5 years
Less than 6 months	unavailable	Unavailable
7-12 months	3.00%	3.00%
12-24 months	2.50%	2.50%
25-36 months	2.00%	2.00%
37-48 months		1.5%
49-60 months		1.00%

- Individuals eligible for purchase: individuals only and without a maximum limit.
- Other privileges: the ability to borrow or issue credit cards secured by the certificate with minimum 2% above the certificate's announced price.
- Such certificate is subject to the terms and conditions of law No. 88 of 2003 of the Central Bank of Egypt, Banking Sector and Monetary System.

Basic Features and Conditions of US Dollar Fixed-income Savings Certificates of Deposit:

- Interest rate: the interest rate is fixed throughout the certificate’s term and any amendments to the interest rate shall be applicable only to the newly issued certificates.
- Start date of calculating interest: the day following the purchase date.
- The minimum period for which a withdrawal from the system may be allowed: 1 year as of the date of certificate locking.
- Client is entitled to request reduction or partial reimbursement of the valid certificates values provided that:
 - Such reduction or reimbursement occurs after elapsing the withdrawal period specified in the certificate to be reduced.
 - The amount remaining after reduction or reimbursement complies with the minimum amount for locking the deposit certificate.
 - All rules and percentages regulating reimbursement for each certificate according to its type and currency are applied.

Rules regulating reimbursement prior to the due date: a percentage of the interest rate applicable to purchased certificate are to be deducted as follows:

Duration remaining before elapsing the certificate’s term	The proportion of the fine
36-48 months	4%
24-36	3%
18-24	1.5%
12-18	1%
Less than 12 months	0.5%

- Individuals eligible for purchase: individuals and legal persons without a maximum limit.
- Other privileges: secured by the certificate, borrowing is allowed up to 90% of the certificate’s value and with an interest exceeding the value of the latter by at least 2% of the applicable interest rate in the same currency.
- Such certificate is subject to the terms and conditions of law No. 88 of 2003 of the Central Bank of Egypt, Banking Sector and Monetary System.

Basic Features and Conditions of Al-Mostaqbal Savings Certificates:

- Certificate’s category: 500 EGP and its multiplications
- Certificate’s term: 5-7 years
- Interest rate and Frequency interest payment: Annually fixed simple interest to be paid by the end of the certificate’s term. Client may not obtain the current value of the interest due by the end of the certificate’s term.
- Starting date of interest calculation: As of the beginning of the month following the purchasing month.
- Minimum duration for withdrawal from the system: 6 months
- Individuals entitled to purchase: Only natural persons
- Rules regulating reimbursement prior to due date: Interest of actual period shall be calculated by 2.5% from the simple interest rate (flat interest rate) applicable to the certificate on purchase taking into consideration that interest is calculated for all the months of the certificate’s actual term (except for the depositing and withdrawing months).
- Other privileges: Other privileges: the ability to borrow or issue credit cards secured by the certificate with minimum 2% above the certificate’s announced price.

- Client is entitled to request reduction or partial reimbursement of the valid certificates values provided that:
- Such reduction or reimbursement occurs after elapsing the withdrawal period specified in the certificate to be reduced.
- The amount remaining after reduction or reimbursement complies with the minimum amount for locking the certificate.
- All rules and percentages regulating reimbursement for each certificate according to its type and currency are applied.
- Such certificate is subject to the terms and conditions of law no. 88 of 2003 of the Central Bank of Egypt, Banking Sector and Monetary System.

Terms & Conditions for issuing and using Meeza Prepaid cards for Payroll customers:

- The bank allows to use the card in Egypt for purchasing or to get services using POS, or on the internet (In case the bank activates the service/ option) and For all the withdrawal transactions from the ATM machines within the card limit and withdrawal limit that is made for each transaction decided by the bank. And the bank has the right to change any of these limits without getting back to the customers.
- The bank has the right to stop / end the Subscription in the service / cancel / add new services or amend the recharging limits or number of recharging upon the central bank's terms and conditions without getting back to the card holder and he doesn't have the right to object it.
- The card holder is legally responsible for all the transactions that is made on the card considering personal usage only.
- At any time the bank has the right to abdicate or transmit or sell to any other party part of or all of his rights in this product without needing the cardholder approval.
- The bank has the right to report to any other party any of the data related to the cardholder considering what is suitable for the bank.
- The bank is not responsible for any electricity current cuts or mechanical glitches or having the ATM empty from any cash or any other reason whatever its type, And the cardholder don't have the right to claim any refunds in this matter.
- The transaction that is made through the card depends on the balance available at the time of the transaction and you cannot overdue this balance, and in case of overcoming the balance the bank has the right to go through all the procedures to get back the due amount and what is worth of fees and penalties.
- Any of the restrictions that is proven by the bank whether it was a deduction or an add on it is valid. And the card holder doesn't have the right to object it. And the bank has the right to prove these restrictions in all means.
- The ATM captures the card and automatically freezes the account in case of entering a wrong pin three times in a row. Or capturing the card in case of not withdrawing the card within the time limitation from the ATM after finishing the transaction. The customer have to apply for a new card and pay for the reissuing fees of the card.
- The cardholder is obligated to notify the bank with any changes in the data that is given in the issuance application request.
- The cardholder pledges to not to disclose the pin or to write it down on the card itself and in case of anyone gets the pin this considers as a permission for this person to use the card without any responsibility from the bank.
- In case of the card is lost or stolen or declaring the pin code the cardholder have to officially report it to the bank so it can be cancelled by the bank's end. And the bank won't be responsible for any usage made by someone else up till the reporting time or in case of not reporting it at all.
- In case of having a conflict between the cardholder and the bank it gets escalated in a legal matter and any of the digitalized records, documents or data is considered as evidence.
- The cardholder have full responsibility for any transactions that is made through the internet (In case the bank activates this feature).
- (it includes securing the used computers with its anti-hacking, spying systems, anti-virus and it's updates) And the bank has no responsibility by any mean.
- This agreement is subjected to the law of the Republic of Egypt, and any conflict starts regarding applying this or implementing or explaining it. Goes straight to Cairo courts with all of its stages.

- The list of commissions and fees related to the card has been viewed and the bank has the right to amend at any time.
- The card ownership: the card remains owned by the National bank of Kuwait-Egypt at all time and the cardholder will return it immediately to the bank if requested.
- The cardholder agrees on deducting the subscription fees, issuance fees and annual renewal fees from the card's account at the bank's end considering the clarified prices at the time and the cardholder cannot object any of it.
- The card holder pledges to sign the receipts at the stores with the identical signature submitted on the back of the card and keep a copy of it and in all cases the signature is considered accepted by the bank whenever the card data is written on the receipt and in case of not requesting it or not signing the receipt by the cardholder is considered accepted by the bank whenever the data on the card is the same on the receipt or the card is recorded digitally through the device that been used.
- The cardholder acknowledges that all of the balance statements that is issued on the card itself is considered correct and valid (in case the customer requests a balance statement).
- The bank keep the right to amend or change any of the terms and conditions in anytime and the customer get notified by post or e-mail on the address mentioned in the bank's records or SMS and any usage after the notification is considered as an approval from the customer on the changes that has been made and cannot dispute it or object it.
- The bank reports to and notify the customers with any emergency that could affect the work process in the bank according to the bank procedures and regulations for this matter.
- In case of having a complaint or an inquiry or request a service such as (activating the card, stop it, reactivating the card or any other services) Kindly contact the bank's hotline: 19336.
- In case of ending the program from the bank's end or in any condition that stops the service as a result. The bank is obligated to fulfill all of his pledges to the cardholders including refunding the remaining balance in the cards according to the terms and conditions mentioned in the contract between the bank and the cardholder as soon as possible.