

General Terms & Conditions of Digital Services

- In case the Service User loses his/her Mobile device registered at the bank, or the Password is lost or stolen, the Service User must immediately report the case through calling the Call Center 19700 and confirm such in writing to the bank or by visiting the nearest bank branch. The client shall be fully responsible for all fees and operations conducted up to the date and time of reporting the loss or theft of his/her mobile Device. The service user acknowledges that the bank will not be responsible to bear any costs resulting from failure in internet/ telecommunication network or any failure or breakdowns in the network or mobile line or in case of mobile device loss.
- The client shall not disclose any of his/her confidential information such as PINs or passwords or any other data. It is the **client's responsibility to protect such data and confidential information and shall not therefore disclose it even to the Bank's employees**. If requested to disclose it, the user must refuse and promptly call 19700. In case any person becomes aware of such data and confidential information or if the Service User doubts that any person becomes aware of it, the Service User shall therefore change the password and notify the Bank as soon as possible. The client shall solely bear all consequences resulting from the failure to perform or implement any of his/her obligations contained in this application.
- The client hereby acknowledges to exempt the Bank from any liability whatsoever, regardless of its source or scope, arising **out of the bank's execution** or non-execution of this application. The customer hereby forfeits from now on its right of recourse against the bank in this respect.
- Funds deposited into various accounts opened at the bank - whether opened at branches or through digital channels - shall have a value date as **stated on the receipt extracted via the bank's system upon a counter's deposit transaction as per each currency's value date; while fund transfers** performed within accounts via digital channels after the bank cut off time shall have the next business day value date.
- The content, organization, compilation, system, drawings and designs of the services subject of this application, as well as the attractive translation, **digital transformation and other matters related to the bank's website for the mentioned services** are altogether protected by applicable copyright, trademarks, intellectual and literary proprietary rights and other applicable rights. The copying, redistribution, use or publication by the Service User of any of the afore-mentioned - except as otherwise allowed under this Agreement - shall be strictly prohibited. It is understood that the transfer of **information or material from the bank's website or through the bank's services subject of this agreement, is not deemed to be a waiver** by the bank of any of its property rights or other established rights for such information and material. The Service User shall be liable for any damage whatsoever that may affect the bank resulting from violating these rights hereof. The Service User shall indemnify the Bank in case of any third-party claim resulting from such violation.
- The client fully acknowledges his responsibility for the safety and legality of the source of any amounts deposited in the e-wallet or transferred to/from the e-wallet or any funds used in relation to any service under this contract. The client is committed to verify that such funds do not violate the Anti-money laundry and financing of terrorism laws and their executive and implementing regulations. In case the bank discovers any act or trial made by the client to violate the laws or regulations against money laundering or anti-terrorism, **the bank shall have all the right to stop dealing on the User's electronic balances** until the User gives an appropriate and acceptable justification to the Bank in light of the laws or regulations against money laundering or anti-terrorism, and without prejudice to the right of the Bank to take all the measures imposed by the laws applied in the Arab Republic of Egypt (A.R.E) in this respect.
- All notices required to be sent to the client will be effective when they are delivered to the current e-mail address or mobile number that the Bank maintains for the client in its records. Notices from the Service User will be effective when received at **the Bank's head office or at the Service User's branch**.
- The Bank shall have the right to delegate a third party, whether locally in A.R.E or internationally, to fulfil its obligations toward the client; in this case the Bank shall be responsible towards the service user for maintaining the execution of this agreement, **and the confidentiality of the client's information and data**. The bank shall also be responsible towards the client for any errors committed by such third party.
- The bank has the right to assign its rights or delegate the performance of any of its obligations under this agreement to a company affiliated with the bank or to any other party without notifying the Service User thereof and without the need to obtain the **User's consent for such assignment or delegation**.
- The bank shall not be deemed to have waived any of its rights nor to have reclaimed its rights unless such waiver was made in writing and signed by the **bank. The bank's delay or omission to exercise or claim its rights shall not be deemed to be a waiver** by the bank of such rights or reclamation of its rights or other rights. A waiver of a right in one of the cases shall not be interpreted under any circumstance as a ruling or waiver for any rights or reclamation of rights in future cases. In case of cancelation or termination of any service under this agreement for any reason whatsoever, and in cases **of the bank's seizure of the user's accounts, bankruptcy or insolvency, as well as in all cases where a legal impediment exists** which prohibits the client/service user to perform any transactions on his/her account, the client/service user is committed and undertakes not to use the cancelled or

terminated service and shall not use the services – in any other cases – for whatever reasons, otherwise the bank shall not be liable for such action in any way.

- The service user(s) undertake to pay the service fees (account opening fees for the e-wallet and for both the services of transfer and issuance of a virtual card), annual fees, withdrawal, deposit, and transfer fees as well as the fees for the current services and any additional services made available by the bank within the services contained in this application. Such fees shall be determined by the bank in its tariff which is announced and disclosed by the bank from time to another. According to the payment terms agreed upon in this application, the client shall also pay the stipulated fees by the bank in addition to the costs, charges, and subscription fees of the mobile phone network operators, internet providers and any other payable and due expenses for the use of services. The client shall also pay all types of taxes in relation to the mentioned services.
- **The client's signature on this form is deemed an acknowledgement of the banking services tariff, which is announced on the Bank's website, especially those related to this request.** It is understood that this tariff, including fees, interests and commissions, is subject to amendment from time to time by **the Bank. The client is entitled to view any modification or amendment through the Bank's website <http://www.qnb.com.eg>** This link (related to fees) shall be displayed in the internet banking services page such as in those pages related to transfers and requesting cheque books each time they are used.
- The Service User declares that the bank shall have the right, in its sole discretion, to amend the terms of this application or the terms for the provision of any service through the amendment of services, terms and conditions from time to another without the need for any notice, warning or other procedure. The Service User also declares that his/her consent and use of the service after implementing any amendments on the terms and conditions of this service is deemed an express consent from the user to such amendments and a legal commitment to the amended or new terms and conditions. **The client's consent to use his/her account(s) through the mentioned services is deemed an acknowledgment by the client to accept any change in the terms and conditions which shall be automatically displayed by the system or communicated to the client by any means of communication stated herein and shall constitute a legal commitment to the client that is enforceable as of the date they have been displayed or notified.**
- The bank has the right to add any new services or amend the existing services; the client shall be informed of the terms of use thereof in due time through this service. The bank may also terminate or amend all or some of the services currently available **in order to adapt to the system's working conditions without the need for the client's prior consent. The client agrees that the bank shall use electronic means to notify him/her of the aforementioned amendments and to communicate the terms of use, exclusively, via the application, e-mail, SMS, or the official bank's website.**
- The services and the authorized subscription in accordance with the service systems are provided on a personal basis to the applicant and authorized person and are not transferable in any way. It is strictly prohibited to copy, by photocopying or photographing, the written documents that are attached to the subscription form. The client undertakes to make every effort and be fully careful in using the services to protect them from unauthorized use; otherwise, s/he will bear all kinds of responsibility towards the bank, provider and owner of the service.
- The client acknowledges that his/her daily usage of these services signifies the acknowledgment of the accuracy of his/her accounts and dealings with **the Bank regularly. This acknowledgement is considered the main reason for the bank's provision of its consistent use of the services.**
- The Bank offers the Electronic Banking services and the services subject of this agreement without any guarantee whatsoever, whether explicitly or implicitly.
- The client, service user, acknowledges that the bank has informed him/her of all operational risks and other risks in connection with the use of the **services subject of this application. It is the client's responsibility to ensure that the mobile phone's system used to access the service, subject of this agreement, is not penetrated (including but not limited to Rooted/Jailbroken devices) which may jeopardize his/her information or impact the service functional efficiency.** The client has accepted to subscribe therein in light of his/her awareness of all such risks. The client acknowledges to have used substantive and technical means to secure his/her sole personal use, as well as to protect against hacking and prevent the occurrence of any amendment to his/her electronic instructions and the mobile number linked to those services. In this respect, the client accepts to bear full responsibility for his/her failure to take security measures against the risks of those services. The client declares to exempt the bank from any contractual or dereliction of responsibility related to the use of those services.
- **It is agreed that to the extent necessary to implement the bank's banking services subject of this agreement, the bank may disclose information related to the client's accounts to third parties, according to its discretion and the requirements prescribed by the orders or internal bank regulations or as prescribed by law or supervisory bodies.**
- The bank or any other delegated party shall have the right to record and maintain telephone calls received by the client on the customer service line.
- **In the event of occurrence of change in any of the client's information or details related to these services, the client shall immediately notify the bank of such change.**
- The Bank may - at any time - terminate the service and/or suspend any and/or all services under this agreement provided that the client is notified at least thirty days prior the termination date. The bank reserves the right to amend any of the terms and/or conditions of the service and any modification

or change will be enforced and binding on the customer after being notified by any means the bank discerns appropriate. In the event a client refuses to accept any of these modifications or amendments, the client shall notify the bank with his intention to terminate the agreement no later than thirty days from the modification acknowledgment date, and shall immediately stop conducting any transactions, request closure of his mobile account/s, settle any payments including the repayment of obligations, recover any amounts remaining in his tally, and finally follow the same procedures of cancellation. All previous actions shall be made without prejudice to the bank's other rights, of whatever type, which entail the client liable as a result of breaching the terms of services.

- In case of cancelation or termination of service for any reason whatsoever, and in cases of the bank's seizure of the user's accounts, bankruptcy or insolvency, as well as in all cases where a legal impediment exists which prohibits the service user to perform any transactions on his/her account, the service user is committed and undertakes not to use the service for whatever reasons, otherwise the bank shall not be liable for such action in any way.
- This Agreement will remain in effect until it is terminated by the client or by the bank. The client may cancel the service and terminate this Agreement at any time by providing a 10-days written notice or by calling the bank's customer service on "19700". This cancellation will become effective when confirmed by the client through a written notice delivered to the bank by the client, service user. The afore-mentioned notice shall only apply to the service and does not terminate any other agreements that the client may have signed with the bank. This termination shall not affect any consequences or outcomes of using this Service by the Service User up till the effective date of termination.
- The services subject of this agreement are usually available 24 hours per day, 7 days per week. However, at some intervals and for a specified period, some or all of those services may not be available due to system maintenance. In case of service interruption due to maintenance, the bank shall ensure to reactivate the service, without losing any data, as soon as possible in accordance to the cessation of causes and circumstances that led to the service disconnection. The restoration of services may take a longer period in force majeure events.
- All clauses for the Account Opening Application and Cards Application, previously approved, shall remain valid and entail enforceable legal consequences.
- This agreement shall be governed, interpreted and implemented in accordance with Egyptian laws and pursuant to the agreement's conditions, particularly, the terms and conditions for liability, limitation of liability, binding proof of electronic outputs issued by the bank according to the terms of these services. For matters not covered or where no provision exists, the following order of precedence shall prevail: the banking customs, the regulations of supervisory bodies, provisions of laws especially the Egyptian trade law and the Central Bank of Egypt's law. The other clients' accounts relations and agreements with the bank shall continue to be governed by the terms of agreement for those accounts and by the laws that govern them.
- The recovery time objective (RTO) is 2 hours in case of system interruption.

E-wallet Service Terms & Conditions

Definitions

- Service: The e-wallet service, subject of this contract, offered by the bank, whereby an e-wallet account is opened for the user to perform electronic transactions via mobile application and deposit electronic amount (e-money) equivalent to the amounts deposited in his e-wallet account.
- Bank: Qatar National Bank and its branches inside Egypt.
- Service Provider: Authorized outlets and sales team approved by the bank and the companies or institutions contracted with the bank to fill the request of joining or enabling this service where the service user can withdraw /deposit money into the e-wallet account in Egyptian Pounds. The authorized outlet should clearly put a sign with his authorization number to confirm the legality of providing this service.
- The Service User/Client: The natural person who subscribed to QNB e-wallet service, under the condition of having a valid mobile device / line that he legally purchased from one of the telecommunication companies and who accepted & signed all the terms and conditions of this agreement.
- Electronic Balance: The balance of the electronic money units in the e-wallet account resulting from withdrawal/deposit and Fawry transactions made by the service user. This electronic balance can be transferred to any other clients or service providers and can be used as a method of payment.
- Mobile Phone: Any mobile device, or other device that can be connected to any telecommunication mobile network operating in the Arab Republic of Egypt.

Service Delivery Mechanism:

- Register for the service by filling in the application at any of QNB branches or any institution contracted with the bank or authorized sales team approved by bank.
- Download the application from the mobile applications store.
- Open e-Wallet application from your mobile and sign-up to the service by entering the mobile number and National ID.
- Enter the received activation code in the related sign-up field (The activation code is sent in SMS from the bank within two business days from registration).
- Create the 6 digits M-PIN to secure the application.

- The service user must credit his E-wallet account through Fawry machines or cash deposits at any of the service providers or through Automated Teller Machines ATM.
- Clients who have an account opened at the bank can, along with crediting their balance through the above-mentioned methods, credit their wallet through transfers from such bank accounts.

The Service Usage:

- In case the application to join this service is delivered to any of the institutions or companies contracted with the bank or sales team authorized by the bank, the service shall be preliminary enabled without prejudice to the bank rights of rejecting or accepting the subscription of any client in this service, reviewing the documents presented from the clients and ensuring that no suspicions are found on the client during the period of 30 days from operating the service. Subsequently the bank has the right during this period to reject the subscription request and cancelling the service without any notification requirement or taking any other procedure.
- The Bank has the right to request the client to submit any document (which the bank in its sole discretion considers important) required to enable this service. It is agreed that in case the client did not submit any of the required documents during the period determined by the bank, the bank has the right to cancel the service without any notification requirement or taking any other procedure. It is understood that the bank has the right to stop the service temporarily during this period until the client submits the documents requested by the bank.
- The User must submit an acceptable and valid proof of his/her identity to the service provider in case of withdrawal or deposit. It is agreed that the client has the right to withdraw through Automated Teller Machines (ATMs).
- The User has no right to deposit funds in e- wallet accounts in the name of other Users.
- **If the bank discerns to amend or update any of the mobile applications which were previously downloaded on the client's mobile/device – whether such update concerns the service procedures or the safety and security of data – the bank shall thereby send a notification to the client's mobile number. In such case, the client shall download the new application through the bank's website or through the provided link.**
- The User who decides to stop the mobile number linked to his e-wallet account will lose a prerequisite as a service user and hence will automatically lose his right to use the service through his suspended mobile number.
- **This service is available only on Rooted / Jailbroken system users' mobile phones (used in payment transactions via mobile phone)**
- The bank will not be responsible if the electronic balance was not accepted as a payment method by other parties, and will not be responsible for the goods and services that the User may buy using his/her e-wallet account and any complain from the User in this regard must be resolved directly with other parties. The bank will only be in charge of returning the money back to the user account in case of getting a correct credit note from related parties.
- The User is legally responsible for all instructions and transactions on his e-wallet, while the bank acknowledges performing all the transactions and instructions issued by the User via the electronic channels used in operating the service.
- The bank is responsible for executing all the transactions and instructions once receiving them. On the other hand, the User is responsible for any consequences that may occur from implementing these instructions.
- The bank shall not be obliged to accept any hand-written instructions and authorizations requested by the User to the bank in case he had already executed these instructions via the service application.
- QNB shall not be liable for any loss the user incurs except after the date and time of reporting to QNB the loss or theft of his password. Moreover, QNB shall not be liable for any loss incurred before the date and time of the user awareness of loss or theft of password.
- The user agrees that all transactions and instructions implemented by the bank shall be recorded and effected through electronic reports, issued by the Bank in accordance with the terms of this service, and shall be considered as a conclusive legally binding proof against claims by the user.
- The user is entitled to replace the electronic money with cash (Egyptian Pounds) only in the event of termination of the contract and cancellation of the e-wallet.
- The customer has the right - at any time - to close the mobile phone account and recover his entitled cash that correspond to his electronic money through contacting the call center available on the application and requesting cancellation of the account. The bank is committed to close the mobile phone account (after providing the customer with the mentioned cash) within 72 hours from the service cancellation request.

Fees

- The amount of fees shall be displayed via the system each time it is used.

Changes in Terms and Amendments

- **The user's agreement to deal on his account(s) through the e-wallet is deemed as an undertaking in advance for acceptance of any change in the terms and conditions which may occur during service system operation. Such changes shall be legally binding to the user as of the date they are effective.**

General Conditions & Regulations:

- The Egyptian Pound is the only transaction currency

- It is agreed that in case any amount is transferred from a foreign country, such amount shall be credited to the mobile's account in Egyptian Pounds once the bank fulfills the required procedures and upon submittal of the documents it discerns for verifying the transaction's authenticity, reason and non-existence of a suspicious activity. It is understood that the exchange rate used to convert the foreign currency is based on the rate announced by the bank excluding other currencies.
- It is agreed that the balance of the electronic wallet account is subject to a maximum limit that the customer does not exceed. The operations performed on this account are subject to maximum limits that may not be violated for any reason, including daily and monthly limits, according to the details provided in this contract. These maximum limits are subject to change from time to time as determined by the Bank in this regard at its sole discretion.
- The Bank should be notified immediately by the User in case any changes occur to his/her information provided to the Bank related to the service.
- In case of changing the User's mobile number which is linked to the account, he/she must inform the bank to link his account to the new mobile number.
- The user undertakes to pay every effort and care in using the services so as to protect the services from any unauthorized use, otherwise the user shall bear all types of responsibility towards the Bank which is the licensor and service owner.
- For e-wallet services, the recovery time objective (RTO) is 2 hours in case of system interruption.

Terms & Conditions of E-mail Notification Service

- Pursuant to this Contract, the bank shall provide its clients who have subscribed to "the E-Mail Notification service" with payment notifications and trade finance services which the bank has executed based upon their instructions; as well as those received by the bank regarding their bank accounts.
- Through this service, the bank shall notify customers of a copy of payment notifications and trade finance services that are extracted from the system in relation to the following operations:
 - Notification of remittances executed by the bank, upon the client's request, to other bank clients; as well as the incoming remittances made by such other bank clients to the client's account, whether such other banks were local or foreign banks.
 - Notifications issued by the bank in relation to the execution of the client's instructions for issuing or amending counter Letters of Guarantee in favor of foreign banks.
 - Notifications issued by the bank in relation to opening of L/Cs, documentary collections instructions and related operations executed by the bank or received by the bank to execute the client's instructions.
- It is agreed that the bank's responsibility in relation to the service subject of this contract is limited to the delivery of a copy of the payment notifications and trade finance services to the client's e-mail whether those were incoming or outgoing transactions as determined by the client in this Annex. The responsibility of the bank is limited to the delivery of the afore-mentioned notifications to the e-mail defined by the client. The bank shall not bear any responsibility in the event of failure of delivery of the notifications to the client's e-mail due to network failure or a reason out of its control.
- The bank undertakes to deliver by e-mail copies of payment notifications that comply with the copies of notifications maintained by the bank without prejudice to its right as to material misstatement contained in those notifications due to omissions or errors.

Terms & Conditions of Phone Banking Services

- Dealing with this service is through the Customer ID / National ID Number and a pin code which are exclusively designated by the client. The client is committed not to disclose his/her pin code to any of his/her personnel, friends, relatives, or any of the Bank staff whatever be the reasons, and undertakes to keep it secret from others, otherwise, he/she shall be held fully responsible. In case the pin code was lost, the client must inform the bank at once in writing so that the Bank can terminate the provided service, pending the change of the pin code by the client.
- The client can talk anytime 24 hours a day, 7 days a week to an agent by pressing the zero (0) button.
- Phone Banking services are conducted through Phone Banking IVR and representatives. A range of banking services can be executed through the Phone Banking representatives.
- Phone calls between clients and the Bank's call center might be recorded and are considered as a proof of the client's request.
- Any transaction done after working hours or on official holidays will be executed on the following working day.
- Both the terms & conditions of the account opening application and the Electronic banking application are considered complementary to the terms and conditions of this application, and constitute an integral part thereof.
- The client exempts the bank from any liability resulting from the loss or failure to keep the Customer ID and the pin code for using the service subject of this application, and generally the client exempts the bank from any liability arising from the implementation of the service operations.
- In case of any instructions for performing financial transactions, the client should have sufficient balance in the account in order to execute these instructions.

Terms & Conditions of Internet Banking Services



- This Online Banking Services Agreement and Disclosure (the “Agreement”) is entered between Qatar National Bank (the “Bank”) and the client of the Bank, who hereby subscribes to QNB Internet Banking Services (“The Services”) and then access the service either from web-based or application-based devices (mobile devices/smartphones/any similar device) using the same user name and password.
- This Agreement applies to all those who use the client’s account whether the client himself/herself or any other person authorized by the client whereas, the client will be responsible for all such use.
- If you use the Services or permit another person to use these services on your behalf, it shall be deemed that you have delegated such person, under your full responsibility, for the use of services and agree to the terms and conditions stated in this Agreement.
- Whenever a client opens any type of Individual Account via Internet Banking Service during official vacations and weekends, the account balance will be recognized by the bank system on the first working day.

Scope of Agreement

The Services

- This Agreement governs online access to the client’s accounts with the Bank via the Internet Banking Services. The terms and conditions set forth herein in addition to terms and conditions set forth in any contractual relationship or agreement announced by the bank - which do not cancel or supersede any other agreements or signature cards governing the client’s accounts, deposits, loans or other business relationships with the Bank, as well as all of the terms, conditions, agreements, representations, schedules, and disclosures set forth in or associated with such other agreements and signature cards - shall altogether remain in full force and effect except for the terms and conditions applicable to the services subject of this agreement. Accordingly, the person whom the client authorizes to have access to and make transfers from the client’s account(s) through QNB Internet Banking Services may not be the same person(s) who are authorized to sign on the client’s account(s) under other agreements and signature cards with the bank. Through this service, the client may give them greater authority to conduct activities through QNB Internet Banking Services than they have under other agreements and signature cards with the bank, altogether under the client’s full responsibility, and without any responsibility on the bank.
- If one party to the joint account creates a username and password, he/she shall be deemed the authorized member to access this service in accordance with all its terms and conditions. It shall also be considered as an authorization granted by all the parties of the joint account for that member to deal on this account.
- It is agreed that any person using this service through your registered account, Safety and Access Codes shall be considered authorized by you in this regard, without any liability on the bank to investigate such action.
- The Bank shall debit the charges of these services directly and automatically from the client’s account, including all expenses, commissions, and any other associated charges without notice or prior advice to the client and without any other procedure. If the account balance was insufficient on the date upon which the charges are due, the service will be banned automatically. In case of canceling these services by the customer, the Bank shall not refund the due monthly fees up to the cancellation date.

Descriptions and Limits of QNB Internet Banking Services

General Description of QNB Internet Banking Services

- Through QNB Internet Banking Services, the client may benefit from the following services
 - Check accounts and credit card balances, movements and statement.
 - Check loans and deposits summary.
 - Cheque book and open deposits requests.
 - Transfer funds between your accounts.
 - Transfer funds for other beneficiaries.
- This list is not exhaustive but presents the basic examples in light of the current applicable conditions. The Bank may proceed to change the list from time to time. The bank’s terms and conditions in force shall be applicable to the bank’s services and govern any transaction at the allocated time.
- For internet banking services, the recovery time objective (RTO) is 2 hours in case of system interruption.

Types of Transfers and Limitations

- The client can make an internal transfer of funds from one account held with the Bank to another, such as a transfer from a savings account to a current account. Also, QNB Internet banking service enables the client to create beneficiaries and transfer funds to them. Transfers to third parties need a second factor of authentication through entering One Time password. Transfers may be limited in a specific amount in accordance with Bank policies. The Bank reserves the right to further limit the frequency and amount of transactions from the client’s accounts for security, credit, or security reasons, as the Bank may determine at any time at its sole discretion.

Overdrafts; Order of Payments



- It is the client's responsibility to ensure that s/he has enough money or credit available in the account through which the client instructs the bank to make a payment or transfer. The client is fully obligated to the bank to provide sufficient funds for any payments or transfers the client performs or authorizes others to perform. If the bank completes a payment or transfer that the client performs or authorizes others to perform and the bank subsequently learns that the client has insufficient funds for the transaction, the client agrees to reimburse the bank upon its demand, and the client further agrees that the bank may reverse the transaction or offset the shortage with funds from any other deposit account(s) the client has with the bank without regard to the terms of any other relevant Account Agreements.

Computer/Devices Requirements

- In order to use QNB Internet Banking Services, the client must have his own Internet Service Provider and the necessary computer/mobile devices/smartphones/any similar device required by the browser, which he selects. The client is responsible for the installation, maintenance, and operation of his Computer and software.

Registration Process

- To subscribe in QNB Internet Banking Service, the client has to use his debit card number and PIN number for Internet banking registration
- Once starting the registration process, the bank authenticates the provided data. Through the process, the client has to create his own username and password. To complete the registration process and activate the service, a Password has to be sent to his mobile number.

Access Code and Security

- The client shall create the user name and Password after confirming the debit card number and its PIN. The client may also change the password at any time through the Internet Banking Service.
- The user name and password created by the client are considered the safe and agreed means between the bank and its clients to access the Internet Banking service. Accordingly, the client must maintain their confidentiality and must not disclose them to any other party to avoid unauthorized login to your accounts.
- The client is responsible for all the transactions made through the Internet Banking service, even if made by error. The client is also fully responsible for all its arising consequences including loss, fees or penalties.
- Any person to whom the client has disclosed his user name and password shall be deemed delegated or authorized by the client to use the service and **shall have the full authority to access the client's Internet Banking account, all available services provided through it and shall use the client's accounts.** The client shall be responsible of all implemented transactions and all its arising consequences including loss, fees or penalties.

Privacy and Confidentiality

- The importance of maintaining the confidentiality and privacy of the information provided by our client is one of our highest priorities. The client should **carefully review our privacy policy as stated on our web site at 'www.ib.qnb.com.eg'**. **The client acknowledges that he read the privacy policy, understands it and agrees to its terms.**
- The bank will not be responsible for any errors or failures from any malfunction of **the client's** computer or a computer virus or other problems relating to **the client's** computer equipment used with the Services. The bank is also not responsible for any error, hacking, damages or other loss the client may suffer due to malfunction or misapplication of any system he uses, including his browser (Microsoft Explorer®, or otherwise), his Internet service provider, or any equipment he may use (including your telecommunications facilities, Computer hardware and modem) to access or communicate with the Services.
- Neither the bank nor any software suppliers nor any information providers make any warranty, express or implied, to the client concerning the software, equipment, browser or other services including, but not limited to, any warranty of merchantability or fitness for particular purpose or non-infringement of third-party rights.
- The Bank shall not be liable in case of delay or inability to provide any of the services herein, if such delay or inability **is due to a reason beyond the bank's** control.
- In no event shall the bank be liable for special, or indirect, or punitive, or incidental or consequential loss or damage of any kind including lost profits whether or not the bank has advised you of the possibility of such loss or damage arising or related to your use of QNB Internet Banking Service. In states which do not allow the exclusion or limitation, our liability is limited to the extent permitted by applicable law.
- The client shall read warnings and alerts (such as security alerts or alerts of fraud / social engineering attempts, etc.) and be careful in implementing all instructions given by them.
- The client is responsible for keeping his username, Passwords, and account data confidential. The bank is entitled to act on transaction instructions received using **the client's** Username, Password and the client agrees that the use of his Username, Password will have the same effect as his signature in authorizing transactions, authenticating his identity, and shall bear conclusive evidence and verify the instructions the client has provided to the bank.

If the client authorizes other persons to use his Username and Passwords in any manner, **the client's** authorization will be considered a delegation made by him, unlimited in amount and manner, for any transactions made in this regards.

- According to the internal regulations, legal controls or instructions issued by supervisory bodies The bank shall be liable to implement the restrictions related to exact transfers and instructions as entered and sent by you.
- However, the Bank will not be responsible for the completion of the transfer request in the following cases:
 - If there are insufficient funds in your account, or if the account is closed or suspended.
 - If the amount of transaction may exceed the allowable limit set out by internal controls in the bank or regulations issued by the Central Bank of Egypt in this regard.
 - If you have not properly followed QNB instructions for transfers and the entry of relevant safety codes for the implementation of transactions.
 - If you have not provided full and correct details of beneficiaries during the creation of beneficiaries process using your Internet Banking Services account.
 - If you have been prohibited to use any of your accounts, such as cases involving precautionary attachment, executive seizure or other legal actions.
 - If the client or the beneficiary created by the client is included in any Blacklist.
 - If force majeure incidents occur that may prevent the transfer or payment transactions – despite reasonable precautions that had been taken by the bank.

Periodic Statements

- Your payments and transfers via QNB Internet Banking Services will be indicated on periodic statements we provide or make accessible by e-mail or delivery service. You agree to notify us promptly if you change your address, mobile number or if you believe there are errors or unauthorized transactions in any statement, or statement information.
- Transfers made to beneficiaries through QNB Online Banking Services prior 01:00 PM (on a working day) are generally **debited from the customer's** account on the same day if the transfer was in Egyptian Pounds currency. All transfers made after 01:00 PM (on a working day) or on Fridays, Saturdays or on a bank vacation day are generally debited from the account on the following working day; noting that a working week starts from Sunday through Thursday.

Mobile Device Registration

The registration of mobile phone devices is automatically done by the bank to ensure higher protection of the services provided to its customers. This feature is only applicable when QNB mobile banking application is downloaded.

Biometric Authentication

- The use of Touch ID / Face ID (i.e. using the fingerprint or facial recognition) feature in mobile devices supporting these features is an alternative to the use of your password. The biometric authentication feature and the downloading of QNB Egypt Mobile Banking Application to access mobile banking services provided by QNB means your ability to use fingerprint or facial recognition as an alternative to your password. However, as an additional security measure, some transactions and activities may require an OTP password (One Time Password) issued through the m-token application or delivered by SMS to your registered mobile number at the bank.
- You are responsible to ensure that no data other than yours is stored on the mobile phone i.e. fingerprints or facial identification of a third party. If you do not ensure such measure, you will allow a third party to access your banking information and you will be responsible for any transactions and activities carried out. Your activation of the Touch ID / Face ID feature in devices supporting these features shall mean your consent and acceptance of their use as a means of identity authentication instead of a password. The bank will not be responsible for any of the following:
 - Any defect in the Touch ID authentication feature.
 - Any malfunction in the fingerprint or facial recognition feature.
 - Any changes in the authentication technology via fingerprint or facial recognition features which give rise to any characteristics that may or may not affect your access to the application.
 - The use of fingerprint authentication/face recognition by any third party to access QNB Egypt Mobile Banking services or use its services and characteristics, whether such action was made with your consent, or obtained under duress, or by any other means.
- You can choose to disable the Touch ID/Face ID feature and disable the fingerprint or face identification feature on devices that support these features (by clicking on More/Change Settings/Access using Biometric Authentication) and go back to the normal identity authentication method by accessing the mobile banking services using a username and password.
- If log in using fingerprint or facial recognition fails for any reason, you will be able to access QNB Egypt Mobile Banking services using your password.
- The Bank has the right to terminate these features partially or fully at its discretion and according to its assessment of the risks arising from the provision of those services or in the event of security vulnerabilities in some devices or systems.

The Customer's Responsibilities

- You are responsible for maintaining the confidentiality of your Username, Password, m-Token OTP, and account data. We are entitled to act on transaction instructions received using your Username and Password. You agree that the use of your Username and Password, m-Token OTP, Fingerprint/ Face ID, will have the same effect as your signature in authorizing transactions, authenticating your identity, and verifying instructions you have provided to us whether done through you or by other persons you have authorized to use your username and password, or OTP of text messages or m-token or your finger print/ Face ID in any manner as you are responsible for any transactions made by such persons.
- If you believe your Username and Password have become known to an unauthorized person, or that an unauthorized transaction has been made via your account, or if your phone is lost/ stolen or if you were subject to hacking/ fraud/ any unusual transactions, please call the Bank immediately on 19700.

Remittance Terms and Conditions

- For domestic and international Remittances, remitters have to give sufficient information regarding the beneficiary's bank and information. In all cases the remitter will bear all responsibilities resulting from incorrect data written in this application.
- This form shall be considered valid for execution only in case of:
 1. The sufficiency of our account balance to execute the transfer of money in addition to the total value of the fees and expenses determined for the Remittance.
 2. In case of receiving the value by the client, it should include the total value of the fees and expenses determined for the Remittance.
 3. All this after deducting any dues that might be determined to your bank whether prior or contemporary to the Remittance time.
- The bank has the right not to proceed with the Remittance in any of the following cases:
 1. Lack of clarity of or missing data within the request or the existence of any error in it.
 2. Issuance of instructions from any of the supervisory or regulatory authorities that prevent or hinder its execution.
 3. The refusal of the correspondent bank or the beneficiary bank to execute the Remittance for any reason whatsoever.
- In case of discrepancy between the Remittance amount written in numbers and in letters, the amount written in letters shall be considered the right amount without referring to the client.
- In case Remittance date is not a working day, we agree that the transaction will be executed on the following working day.
- **The Remittance request cannot be modified or cancelled by the customer unless your bank hasn't started the execution of the Remittance procedures yet.**
- **Refund of Remittances will not be possible in the cases of the transfer of money being recorded in the beneficiary's account**, freezing or implementation of reserve on the transferred money according to the rule of law or based on applicable enforced instructions from regulators whether in the country of the beneficiary or the intermediary bank and in all cases provided that the funds are returned by the correspondent / agent. Taking into consideration that a charge (determined by the bank) will be collected from the customer if owing to incorrect information in this form and the money transfer is returned by the paying bank. Cancellation will be only possible after the bank ensures recording the value in its account from the correspondent and the agent, and in case the bank provides the foreign currency value of the Remittance, the amount shall be returned to the client on the basis of the exchange or buying rate on the day of the refund after excluding the charges of the Bank, its correspondents, and agents.
- The Bank is not liable for any delays in transmission or non-execution of the remittance due to causes outside its control or damages in the automatic networks; furthermore, the bank bears no responsibility in case of freezing or implementation of reserve on the transferred money according to the rule of law or based on applicable enforced instructions from regulators as a consequence of proceeding with the remittance request, whether in the country of the beneficiary, correspondent bank or other.
- We hereby declare our acceptance that the remittance notice issued by the bank would include information about our partial / total / no consumption of our outgoing foreign currency limit according to the CBE regulations in this regard.
- We hereby authorize the bank to determine any statement that might be required whether to fulfill this service or to abide by the instructions of any of the regulatory entities the bank is subject to.

Terms and Conditions for SWIFT Remittances:

- Foreign currency SWIFT Remittances are executed within the limits determined by the regulations of the Central Bank of Egypt and the internal regulations of the bank whether according to its value or documents or timing of execution ... etc. (the bank may execute the Remittance due on the same day or very early payment for East Asian Countries in return for extra charges).
- The bank will use its customary procedures for the transfer of funds according to this application, in doing so; the Bank is authorized on behalf of the customer to make use of any correspondent, sub-agent, or other agents. But in no case is either the Bank or any of its correspondents liable for mutilation interruptions, omissions, errors, or delays in SWIFT system.

Terms and Conditions for ACH Remittances

- In the event of not specifying a date for settlement it will be processed for settlement on the next working day.
- We understand that the cancellation of a D+1 transaction is only possible if the window for the settlement cycle specified in this application is still open. If the window for the settlement cycle has been closed, we understand that it is up to the discretion of the beneficiary to execute a return of payment in order for the transferred amount to be returned, thus removing any liability from the Bank in this respect.
- We undertake that no liability will be placed on the Bank in the event of its inability to process the transfer of money or its settlement due to incorrect information provided by our side or the rejection of the Remittance by the beneficiary bank, correspondent bank or intermediary bank for any reason whatsoever. In this case we understand that the commissions and charges of Remittance creation will not be refunded to our accounts.
- In case any of the information provided by our side needs to be modified, we undertake that it is our responsibility to make the necessary modifications within the settlement cycle window indicated in this application.

Time Deposits (TDs) Terms & Conditions

- The time deposit is issued according to the interest rate declared / set by the bank at the issuance, re-issuance, or renewal date.
- Time deposit issued interest rate and interest is applied provided that the time deposit is active till maturity date.
- In case of total or partial breakage before maturity date, the interest is calculated according to the conditions that will be illustrated below.
- Client's requests regarding modification, renewal, or breakage of the Time Deposit are processed two days after receiving the request
- In case of requesting to break or liquidate the depository product after the lapse of the specified period during which it is prohibited to break or liquidate the depository product as mentioned above, the bank has the right to re-calculate the interest on the depository product according to the prevailing interest rate at the bank on the date of issuing this depository product and for a period of time equal to the period starting from the issuance date up to the date requesting breakage or liquidation of the time deposit. An incomplete month shall be excluded from this period.
- The bank is entitled to calculate a commission on the breakage of the depository product according to the rates set forth in the Breaking Schedule which has been read by the customer at the time of the TD issuance or upon the request for liquidation or breakage, whichever is larger.
- The stipulated interest rate on the depository product is calculated based on the year consisting of 365 days or 366 days in case of a leap year.
- In case the depository product is held in guarantee for any credit facility granted, the bank is entitled, in addition to applying the breakage or liquidation commission previously mentioned, to calculate the stipulated accelerated payment commission for the credit facility in accordance to the conditions set forth in the Facility contract.
- The bank has the right to effect selective setoff between various credit amounts that may be due to the client pursuant to the conditions herein on one side and his debit balance or the proceeds after breaking the depository product on the other side, without the need for any warning, excuse or any further procedure.
- **The commission and fees: the customer's signature on this application means his full acknowledgment of the bank tariffs that are published on the bank's website, particularly those related to this application: taking into consideration that the tariffs are subject to change from time to time by the bank. The customer has the right to view the changes on the tariff or any updates on the bank's website: <http://www.qnb.com.eg>**
- Requests for issuance of Time Deposits are processed on the same day of request. If the issuance request was made on a vacation day or after the end of the working day, the request shall be processed on the first working day following the vacation.
- It is understood that in case a depository product is requested for an amount whose value date is not yet due, for any reason whatsoever, for example if **the amount is deposited by the client at another branch other than the client's branch, the client hereby declares to bear the applicable interest and commissions at the bank on such date, which is calculated on the value of the depository product as of the date of its issuance up to the date the funds are posted to the client's account.**
- It is understood that if the client requests issuance of a time deposit, the issuance procedures - through the internet banking service - shall display the TDs Breaking Schedule which shows the basis for calculation of the breaking penalty and redemption of TDs prior their maturity date.
- **It is understood that by issuing a TD through the system, the client's use of the electronic service is deemed an acknowledgment of the client of all its related conditions particularly the Breaking Schedule previously referred to. Accordingly, the client's request for a TD issuance is a proof that he has read the Breaking Schedule and approves its contents.**
- For Medium Term Time Deposits in USD, EUR & GBP for duration of 2 years, the breakage is calculated based on the percentages shown in the Breaking Schedule and Redemption table, which is calculated based on the TD duration at the bank.
- It is Understood that the breaking penalty is a determinant right for the bank only.
- No partial TD breaking is allowed for any kind of Time Deposits.
- The bank may amend the mentioned percentages and formulas at its own sole discretion immediately after the client is notified of the amendment by any means even if such notification was made through its insertion in the client's statement of account.

- Without prejudice to the bank's right in the continuance of the Time Deposit till its maturity, in case of client's death, the TD remains active until its first maturity date following the bank's acknowledgment of the client's death in accordance with the conditions set forth herein. This is as long as none of the heirs, regardless of his share, did not request to break the Term Deposit before its first maturity date following the bank's acknowledgment of the client's death. In the above-mentioned two cases – without prejudice to the previously mentioned right of the bank – the amount of the TD will be held in trust accounts “without interest” at the bank till it is distributed among the rightful heirs.
- In case the client is listed in the CBE negative list, he becomes ineligible to receive any credit facilities against the TD.
- The client shall be fully responsible for the outcomes and consequences arising from emergency, extraordinary circumstances or force majeure.

Certificate of Deposits Terms & Conditions

Minimum CD Issuance Amount:	
For Individual Clients	
: 1,000 EGP	• Fixed CDs
: 25,000,000 EGP (1 month)	• 4 Year Fixed CDs
: 1,000 EGP	• Cumulative CDs
: 1,000 EGP	• Floating CDs (linked to deposit Corridor rate)
: 50,000 EGP	• Floating CDs (linked to Conia)
: 1,000 EGP	• Nahr El Kheir CDs
: 1,000 EGP	• Tahya Masr CDs
: 500,000 EGP	• QNB First CDs - 3 Years
: 10,000,000 EGP	• QNB First CDs - 5 Years
: 1,000 USD	• Fixed Shehadty in foreign currency
: 1,000 GBP	
: 1,000 EUR	

General Terms & Conditions:

- Interest is calculated from the day next to the date of issuance, and interest rate frequency cannot be changed during CD life.
- Certificate/ certificates shall be issued by deducting from the earlier opened saving account at the bank under the client's name, as well as adding the interest to it, unless the client specified another account
- No maximum amount a customer can purchase.
- CD can be broken after 6 months (3 months for the 1.5 years Fixed CDs for individuals) of the issuance date, where penalties would be applied according to the mentioned breaking schedule which the customer has been acknowledged of at the time of CD issuance.
- It is understood that if the client requests issuance of a CD, the issuance procedures – through the internet banking service – shall display the CDs Breaking Schedule which shows the basis for calculation of the breaking penalty and redemption of CDs prior their maturity date, whether the redemption was full or partial.
- It is understood that by issuing a CD through the system, the client's use of the electronic service is deemed an acknowledgment of the client of all its related conditions particularly the Breaking Schedule previously referred to. Accordingly, the client's request for a CD issuance is a proof that he has read the Breaking Schedule and approves its contents.
- Requests for issuance of CDs are processed on the same day of request. If the issuance request was made on a vacation day or after the end of the working day, the request shall be processed on the first working day following the vacation.
- It is understood that in case a depository product is requested for an amount whose value date is not yet due, for any reason whatsoever, for example if the amount is deposited by the client at another branch other than the client's branch, the client hereby declares to bear the applicable interest and commissions at the bank on such date, which is calculated on the value of the depository product as of the date of its issuance up to the date the funds are posted to the client's account.
- The CD is fully refunded at the date of maturity & may be renewed at the customer's request and according to the bank's conditions at maturity date.
- It is agreed that the customer has the right to break the CD partially on the condition that the amount broken is not less than the minimum breaking amount determined by the bank for each CD or the multiples of that amount. The client hereby declares to have thoroughly read the breaking limits available for the CDs subject of this contract.

- It is also agreed that in case of partial CD breaking, the remaining balance after breaking must not be less than the CD's minimum issuance amount. To further clarify, the client does not have the right to request the bank to partially break any CD if the breaking will reduce the remaining balance of the CD beyond the CD's minimum issuance amount.

For Floating CDs:

- Floating CDs (linked to deposit Corridor rate) are linked to the Central Bank of Egypt Overnight deposit rate (Corridor), as long as this rate is maintained by the Central Bank of Egypt. Floating CDs (linked to Conia) are linked to the daily average data for the past month during which the methodology for calculating the CONIA rate was used and as published daily by the Central Bank. The CONIA rate is the Cairo Overnight Index Average rate on interbank transactions.
- In case of the impossibility to determine an applicable current rate for the "CORRIDOR / CONIA" for any reason, the bank has the right to determine an alternative pricing basis for the interest rates to be applied to the CDs according to the Bank's current applicable rules for the pricing of the matched deposits in terms of value and tenor.

For Shehadty Fixed CDs In foreign currency:

- Certificate of Deposit requests are processed as follows:
 - Two working days after the foreign currency CD issuance request date provided that the CD amount is available in the client's account.
- Certificate of Deposit requests are processed according to the below schedules, at the latest:
 - Six working days after the issuance request date for a CD in USD, GBP and EURO: Eight working days after the issuance request date for a CD in other foreign currencies; provided that the value of the CD is deposited on the same date of the CD issuance request.

Specific Terms and Conditions

In case of total or partial CD breaking:

- For Fixed & Cumulative CDs, the 1st month of each period, as shown in the breaking schedule, should be entirely completed; for instance, for the second period (13th- 24th month), in order to apply the breaking penalty rates that belongs to this period, the 13th month should be completed entirely. In other words, if the breaking request is on 29th of the 13th month, the breaking penalty rate of the first period will be applied. It is known that the interest calculation depends on the actual months that are already completed from the issuance date till the breaking request date.
- For Floating CDs, they will be entitled to the breaking penalty rate for the related period as long as the duration of the CD - on the date of breaking request - completed the last month of the previous period and passed it by any number of days. In other words, it does not require completion of the first month of each period, but the interest will become payable for the period with the onset of the first month of said period.
- The interest rate applied on the amount requested for the breaking is determined according to the below conditions for the fixed rate Certificate of Deposits (applied interest rate of the CD minus the breaking penalty rate) as follows:
 - For Fixed CDs, CD interest rate minus breaking penalty rate.
 - For Cumulative CDs, CD compounded interest rate minus breaking penalty rate.
 - For Floating CDs, CD interest rate applied at each frequency of interest payment minus the breaking penalty rate.
- For Nahr El Kheir CDs, the breaking penalty will be applied on the client's principal amount, not on the interest generated and directed to the charity organization.
- Partial breaking is available on the condition that the remaining balance after breaking is not less than the minimum issuance amount of the CD on its issuance date.
- Closing or modification of account debited with CD amount / credited with interest is not possible during CD life.

In case of borrowing against the Certificate of Deposit:

- In case the client is listed in CBE negative list, he becomes ineligible to receive any credit facilities from the Bank.
- Since the bank will not grant the client any credit facility against CDs if he was found registered on the CBE Negative list, the client will be fully responsible for the consequences; which shall entail the impossibility of breaking the CD prior to 6 months of its issuance date.
- Bank CD can be used as collateral against borrowed funds from the bank according to the lending rules of the bank at the time of lending.
- **Without prejudice to the bank's right in the continuance of the Certificate of Deposit till its maturity, in case of client's death, the Certificate of Deposit remains active according to the terms & conditions mentioned in this application until its maturity date. This is as long as none of the heirs, regardless of his share, did not request to break the Certificate of Deposit before its maturity date. In the above-mentioned cases - without prejudice to the**

previously mentioned bank's right - the remaining amount of the deposit in case of breakage will be held in a trust account "without interest" at the bank till it is distributed among the rightful heirs.

- Commission and fees: The customer's signature on this application means his full acknowledgment of the bank tariffs which are published on the bank's website, taking into consideration that the tariffs are subject to change from time to time. The customer has the right to view the changes or any updates on the bank's website: <http://www.qnb.com.eg>

Terms and Conditions for Payment of Bills & Invoices

- Through this service, the customer will be able to process electronic payments and pay amounts owed to the customer's service providers by deducting those payments from his account balance through the mobile banking application available from QNB.
- For using the service, the customer must download the mobile banking application, as well as the electronic authentication application (M-token) from the online store. The system will require the customer to enter the verification code (M-token)/password to confirm any transaction.
- All instructions issued and all operations performed by the customer through the service are binding and under his responsibility. QNB shall activate all operations and implement the instructions which the customer issues through the service.
- QNB shall implement all operations and instructions immediately after receiving them, and in return, the customer is responsible for all consequences arising from the bank's implementation of those instructions.
- The customer agrees that all operations and instructions carried out by QNB are legally valid and constitute binding evidence against the customer according to QNB's printouts and in accordance with the terms of this service. The customer acknowledges that these electronic and/or printed outputs shall be considered conclusive proof and evidence acceptable to him.
- QNB has the right to modify or update the mobile payment application, whether this update is related to service procedures or the security and protection of information. At the time of such update, an alert will be sent from QNB to the customer - via his mobile phone - and in this case the customer is obligated to download the new application through QNB website, which will include the new application or the amendments that must be downloaded.
- QNB will not be responsible for any dispute between the service providers and the customer regarding the quality or performance of services, and any complaint from the customer in this regard must be resolved with those parties directly. The role of QNB in this regard will be limited to crediting the customer's account with any amount that may be refunded, provided that this can only be made after QNB obtains a properly issued credit note from those parties.
- QNB may, at any time, terminate the provision of the service, provided that the customer is notified at least thirty days before the date determined for termination. QNB reserves the right to amend any of the terms and/or conditions for using the service. Any amendment or change will become effective and binding to the customer after the customer has been notified thereof by any means deemed appropriate by QNB. It is understood that the customer shall have to follow any amendments made to the procedures of the service in order to be able to use it.
- It is agreed that the Egyptian pound is the only currency used in providing this service.
- Invoice and Bill payment services provided by QNB are available 24/7. However, at some times, some Fawry services provided by the bank may not be available due to system maintenance. In the event of a service interruption due to maintenance, the bank will ensure to restore the service within 2 hours; however, this period may increase in force majeure cases.

Notices and correspondences related to the service

- All notifications required to be sent to the customer using the service shall become effective when delivered by email or to the customer's current mobile number held in the bank's records.
- Notifications sent by the service user to the bank shall become effective upon receipt at the bank's headquarters or at the customer's branch.
- Any instructions that may be issued by QNB regarding the use of the service and any tariffs set by the bank shall be considered part of this agreement and incorporated by reference.
- It is understood that the bank shall charge the customer's account for all expenses and costs due for this service. It is also understood that these expenses are subject to change from time to time.
- It is agreed that the account balance is subject to a maximum limit that the customer is obligated not to exceed. Moreover, transactions performed on this account are subject to maximum limits that may not be violated for any reason. It is understood that these maximum limits are subject to modification from time to time according to the bank's sole discretion.
- This agreement is executed in Arabic and English. In case of differences in interpretation, the Arabic text shall prevail.
- The Egyptian law shall govern this agreement and Cairo economic courts shall have jurisdiction over any disputes that may arise in its respect.
- The terms of the Account Opening Form and the Card Application Form, which have been previously approved, shall remain valid and produce their legal effects.

- This agreement shall be governed, interpreted and implemented under the laws of Egypt in accordance with its terms, particularly the terms and conditions covering liability, limits of liability and the final authenticity of electronic outputs issued by the bank in accordance with the terms of these services. In the event where no provision or text has been provided for, the following shall be applied respectively in accordance with this order: banking customs, instructions of regulatory bodies, provisions of laws especially the Egyptian Trade Law and the Central Bank of Egypt Law. The connections and agreements of other accounts held by the customer at the bank shall remain subject to the terms of these account agreements and the laws that govern them.

General Conditions for Customer Rights Protection:

- The bank stresses the importance that the customer should carefully read the terms and conditions of the services provided by the bank, as well as all contracts that have been entered with the customer to ensure that they are fully clear and do not contain any ambiguity or uncertainty prior signing them.
- **The customer has the right to inquire from the customer service employees about any confusion or uncertainty “if any” regarding the terms and conditions of the service.**
- The bank has displayed all the terms, conditions, fees and commissions of the banking services it provides on its website <http://www.qnb.com.eg> Interest rates are also displayed on the screens available at the branches for review prior to applying to any service or product.
- **If the bank rejects the customer’s application for subscription to a service or product, the customer has the right to receive back the original documents he has submitted for such subscription.**
- The customer has the right within two days to request the cancellation of any inactivated service or product (except depository products). In such case, the customer is entitled to refund any amounts paid for the service and cancel any permanent instructions previously given by the customer in connection with applying to the cancelled service.
- The customer has the right to perform transactions on his account through the means provided by the bank. In this respect, the following should be respected:
 1. The customer shall safely maintain all those means in such a manner that prevents other parties from accessing them.
 2. **Where any of those means (e.g., PIN number, password, cards ... etc.) are lost, the bank shall be immediately notified through calling the Contact Center or visiting the nearest branch. The customer shall not be responsible (except where it is the customer’s fault or negligence) for any liabilities arising from the use of any of those means after the date the bank has been notified of their loss or theft. It is noteworthy that after the bank is informed by phone, a written notification signed by the customer shall be submitted to the bank.**
 3. After the bank is notified in cases where the card is lost or the occurrence of account fraud, the bank shall refund any debited amounts/fees unless it is proven that the transaction was authorized by the customer, or an act of circumvention was carried out by the customer.
 4. It is necessary to notify the bank/service provider immediately and without delay upon becoming aware of any transaction involving theft, embezzlement, act of circumvention of accounts, or debited transactions performed on debit or credit cards without the **customer’s authorization**. If the customer does not comply with the above, the customer shall bear full responsibility for any transactions carried out without his approval and the resulting commissions and expenses.
- In general, the customer shall be contacted via any means of communication maintained at the bank (e.g. correspondence address, landline number, mobile number, SMS message, e-mail address “if the customer signed an E-mail Authorization Form” ...etc. Accordingly, the bank emphasizes to the customer the importance of providing accurate data and information to the bank about the customer’s contact details for prompt and easy communication with the customer on one hand and to maintain the confidentiality and safety of the customer’s data on the other hand.
- **The bank notifies the customer of the necessity to update the customer’s contact details if any change occurs.**
- The customer has the right to submit a request for receiving paper copies of his bank account statements against the payment of stipulated fees.
- Moreover, the customer has the right to request any detailed information about any account he holds, or any transactions carried out on them within the last 5 years maximum.

Complaint Procedures and Customer Rights Protection

- **As the bank is keen to protect its customers’ interests and rights, therefore, and prior to signing this application, the customer/guarantor should:**
- Accurately read all the terms and conditions, especially those related to the interest value and its nature (fixed / variable) and the means of calculating it, as well as the due dates for the interest-bearing accounts.
- **Inquire from the competent employee about any confusion or uncertainty in any of the application’s terms.**
- The customer has the right to object if he did not receive the booklet attached to this application, which includes a detailed statement of the nature of the accounts, their description and the mechanism of withdrawal from them, especially accounts such as debit cards, e-wallet service, online banking service.



- The customer has the right to submit a complaint to the bank in the event he objects to any banking operation that has taken place on his account or if he suspects there is a fraud to his accounts or any of his transactions with the bank according to the following details:

First: - The customer is entitled to submit his complain in several ways according to the following: -

- Complaints box found in the branches
- Tablets found in some of the branches
- Hotline at the contract center no.19700
- Email: Quality.feedback@qnb.com.eg
- **Bank's Website** www.QNB.com.eg
- Quality Assurance Department / Central Unit for Customer service 5 Champollion Street - Downtown - Cairo

Second: - The Bank shall respond to the complaint (through writing or email) within fifteen working days from the date of receiving it except for complains related to transactions with foreign agencies where the customer would be notified with the requested time to examine his complain.

Thlrd: - In case of the customer's non-acceptance to the Bank's reply, He shall be entitled to notify the bank with his reasons of objection within fifteen working days from the date of his notification of the bank's reply otherwise it would be considered as an acceptance by him to what was mentioned in the bank's reply.

Fourth: If the customer objects to the bank reply, the bank shall re-examine the complaint and notify the customer of the final response

Fifth: The customer has the right to escalate his complaint to the Central Bank of Egypt in case he objects the Bank's final reply or in case he did not receive any reply to his complaint.

Terms & conditions in case of Dormant Accounts

- For e-wallet accounts, the client is allowed to activate his/her account via branches, payment service providers, internet banking, e-channels and other means of communication.
- For dormant e-wallet accounts, it is allowed to debit fees or expenses up to a maximum of EGP 60 annually, if there is sufficient balance in the account.