



Everything you need in one place with QNB credit cards and Raya.

Offer Details:

- Offer: 6 months free installment
 - Offer is valid with zero admin fees.
 - Minimum installment transaction amount: EGP 5,000
 - Maximum installment transaction amount: EGP 50,000

or

- Offer: 12 months free installment
 - 12% admin fees will be applied.
 - Minimum installment transaction amount: EGP 5,000
 - Maximum installment transaction amount: EGP 100,000

Campaign duration:

- Till 31 of December 2025

To install your transactions, send “**Raya**” in SMS to 1177 after the transaction execution in the same month through the phone number registered at the bank.

Eligible credit cards:

- **VISA:** Gold, Platinum, Signature & Infinite
- **Mastercard:** Titanium, World Elite

Terms and conditions:

- Customer is eligible for the offer one time during the campaign.
- The offer is only valid for personal transactions & not valid in case of misuse and commercial use.
- The bank reserves the right to amend or change these terms & conditions and disqualify any customer from the campaign without consultation at any time during the campaign period.

*SMS cost is EGP 0.30, deducted from your mobile credit