

Master Card Split Terms and Conditions

1. The customer must select the installment period from the mentioned in Master Card Split request. Which determines the monthly installment amount.
2. Transactions are automatically installed on Split credit card according to the period specified in the card request. The installment shall include the interest applicable to the credit card, in accordance with the bank's tariff in effect at the time.
3. The customer has the right to request changing the installment plan (installment amount/installment duration) and choose a different installment plan by submitting a request through the call center.
4. The customer may ascertain the minimum payment amount—which includes the installment value—via the bank's mobile application (provided the customer is subscribed to the online banking service) or through notifications sent by the bank, the call center; in accordance with the contact details registered with the bank.
5. In the event that the Customer requests an amendment to the card's installment period and the Bank accepts and approves such request, the amendment shall take effect only from the date the Bank accepts the request and notifies the Customer of the approval—the call center, based on the details registered with the Bank). This amendment shall apply to transactions made subsequent to the request and the Bank's approval thereof, while the terms of installment transactions executed prior to the Bank's acceptance of the amendment request shall remain unchanged. The Bank reserves the right to accept and/or reject the request to amend the card's installment period without providing reasons.
6. The primary and supplementary credit card(s) are subject to expenses and fees that include issuance fees, re-issuance fees and renewal fees, in addition to any other expenses related to the credit card in accordance with the Bank's applicable tariff, which can be accessed through the Bank's website or through our Bank branches. These expenses, fees and charges are added to the card's debit balance. In case of applying any changes to the fees and commissions, the customer shall be noticed in advance through any of the approved channels whether via a text message, registered letter, email or the call center according to the data registered in the Bank.
7. These terms and conditions are an integral part of the general terms stipulated in the Credit Card Request, except where otherwise stipulated within the terms and conditions of this request. The customer can view the applicable terms and conditions through the Egyptian Gulf Bank's website and is entitled to obtain a copy of it at any time after the execution of his request.
8. These Terms and Conditions have been drafted in both Arabic and English; in the event of any conflict between the Arabic and English texts, the Arabic text shall prevail.
9. This request and the terms contained therein shall be subject to Arab Republic of Egypt laws and any dispute that arises regarding its interpretation or implementation shall be settled by Cairo Economic Court.