General Terms and Conditions
of Loyalty & Rewards Program

1. Any cardholder with a valid card account and at the absolute discretion of the Bank may become a member of the Loyalty & Rewards program acquired by EGBANK.

2. The Bank may at any time suspend, cancel, or modify the program; change its features or characteristics, add or remove any of these terms and conditions, or change or limit the value of the points and the redemption process, even if this leads to an impact on the points actually gained; and the Bank reserves the right to do so without notifying the cardholder in advance.

3. The Cardholder is bound by any changes or modifications to these terms and conditions; and the cardholder is primarily responsible for ensuring that such changes and modifications are made and will be bound to accept the decisions as final and binding.

4. Reward points are added to the card account based on the transactions performed by the card & the rate determined by the bank for each unit to be credited to the card account. The bank also reserves the right to set a limit on the amount of points a cardholder can earn, as well as the transactions that can be removed from the Loyalty & Rewards program.

5. All actual purchases performed by the primary or supplementary cardholder are added to the primary card account.

6. If a retail purchase is refunded and the points are credited to the card account, and/or if the earned points are used before the refund is restored, the bank will debit the card account for the earned points even if this discount may cause the card account to have a negative number of points.

7. All earned points may include redemption period up to two days; the Bank may at any time and without prior notice change that period.

8. Reward points validity is one year from the date of earning the points.

9. The primary cardholder may redeem his/her points through any of the redemption channels available at that time.

10. The primary and supplementary cardholder agree to the terms and conditions of the refund policy; noting that the points are converted to balance in the card credit limit and may not be exchanged into cash; and it is not permissible for the primary or supplementary cardholder to cancel or terminate or change the recovery instructions that have been submitted to EGBANK.
11. The Bank has no responsibility or obligation for any services, quality, or performance of services that may be used by the Cardholder from any third party, service provider, merchant, or participant associated with the Loyalty & Rewards Program.

12. The program is subject to the laws of the Arab Republic of Egypt.

13. The Bank reserves the right to discontinue or modify the Points Program whenever it wishes and to notify the client in a way that the bank believes is appropriate, or in any of the following cases:
   - Violation of the general terms and conditions of the credit card.
   - The client’s delay in the minimum payment for a period exceeding 60 days.

14. These terms and conditions are considered as an integral part of the general conditions stipulated in the Credit Card Application and the Bank’s operative terms, except where otherwise stipulated within the terms and conditions.

15. The Bank has the right to amend all or part of the terms and conditions at any time, where the amendment is considered as effective and binding to the customer while notifying him/her by any means of communication deemed appropriate to the Bank.

16. These Terms & Conditions have been drafted in Arabic and English. However, the Arabic version shall prevail in case of any dispute which may arise in the present or the future concerning the interpretation or execution of this request.