

What is Al Ahly Points program?

Al Ahly Points is NBE's loyalty program that rewards its customers through the following:

- Earning points on purchases made using NBE Mastercard and Visa (credit, debit, or prepaid) cards (excluding installments at merchants, Fawry payments, purchases through Fawry POS, government payments, and loading NBE PhoneCash wallet).
- Welcome gift points are awarded to NBE's premium-segment customers (Platinum Elite, Platinum Plus, Platinum, Titanium, and Gold customers) upon the issuance of the primary debit card that is commensurate with the customer's segment.
- Earning points from online banking transactions (Al Ahly Net/NBE Mobile, or NBE PhoneCash).

Earned points can be redeemed for e-vouchers that can be used at all our participating merchants or cash rewards.

How do I enroll in Al Ahly Points program?

Enrollment in Al Ahly Points program is automatic and free of charge. You become enrolled once you activate your NBE Mastercard or Visa (credit, debit, or prepaid) card, or your Al Ahly Net/NBE Mobile or NBE PhoneCash account, or once welcome gift points are awarded to NBE's premium-segment customers (Platinum Elite, Platinum Plus, Platinum, Titanium, and Gold customers) upon the issuance of the primary debit card that is commensurate with the customer's segment.

Are there any membership fees to the program enrollment?

No, enrollment in Al Ahly Points program is completely free of charge.

What are the steps for creating an account on Al Ahly Points website?

1. Click "Register" as a new member.
2. Enter the retail customer National ID number or passport number registered with the Bank, or the enterprise CIF in case of corporate credit card or B2B credit card.
3. A one-time passcode (OTP) will be sent to the retail customer's e-mail registered with NBE or the authorized signatory of the enterprise email in case of corporate credit card or B2B credit card.
4. Enter the OTP correctly into the relevant field on Al Ahly Points system.
5. Enter correctly into Al Ahly Points system the mobile phone number and date of birth (day/month/year) in case of retail customers, or the entry date of the commercial register of the enterprise, in case of corporate credit cards or B2B credit cards, as registered with the Bank.
6. Create a User ID without spaces, and a password containing letters and numbers only without spaces or special characters (containing at least one number, one capital letter and one small letter).

What are the steps of retrieving a previously created User ID of Al Ahly Points account?

In case of forgetting the User ID:

1. Click "Login".
2. Click "Forgot User ID?".
3. Enter your National ID number or passport number registered with the Bank or the enterprise CIF in case of corporate credit card or B2B credit card.
4. A one-time passcode (OTP) will be sent to the retail customer's e-mail registered with NBE or the enterprise authorized signatory's email in case of corporate credit card or B2B credit card.
5. Enter the OTP correctly in the relevant field on Al Ahly Points system, and then the User ID will be displayed.

What are the steps for changing the password on Al Ahly Points website?

In case of forgetting the password:

1. Click "Login".
2. Click "Forgot Password?".
3. Enter the correct User ID.
4. A one-time passcode (OTP) will be sent to the retail customer's e-mail registered with NBE or the enterprise authorized signatory's email in case of corporate credit cards or B2B credit cards.
5. Enter the OTP correctly into the relevant field on Al Ahly Points system.
6. Create a password containing letters and numbers only without spaces or special characters (containing at least one number, one capital letter and one small letter).

* (In case you are not sure of the User ID, the correct User ID can be obtained by following the steps of forgetting the User ID, then following the steps of forgetting the password).

Do Al Ahly Points expire?

Points earned as of 05/01/2026 automatically expire after 24 months from the month in which points are earned.

Will all earned points expire after 24 months from the date on which points are earned?

No, points earned before 05/01/2026 will remain valid for 36 months from the date on which points are earned. However, points earned as of the aforementioned date will be valid for 24 months from the month in which points are earned.

Can points be redeemed after their expiry?

No, points cannot be redeemed after expiry.

How can I keep track of my Al Ahly Points balance?

Al Ahly Points balance can be traced either when you log into the rewards website www.alahlypoints.com, or by contacting NBE call center at ☎ 19623

How can the earned points be used?

Earned points can be used as follows:

• E-Vouchers

- An SMS message will be sent to the retail customer's mobile number registered with NBE or the enterprise authorized signatory's registered mobile number in case of the corporate credit cards or B2B credit cards.

Such E-vouchers can be used at any participating merchant from Al Ahly Points merchants network.

- Redemption can be done through Al Ahly Points website or by contacting NBE call center at 19623.
- E-vouchers are issued in the local currency only.

• Cash Rewards

- The cash amount will be credited in the local currency to any of your valid NBE credit cards.
- Redemption can be done through Al Ahly Points website only.

How do I earn AI Ahly Points?

1. Retail customers:

1- Welcome gift points:

Welcome gift points are credited upon the issuance of primary debit cards for the following premium-segment customers:

Segment	NBE Platinum Elite	NBE Platinum Plus	NBE Platinum	NBE Titanium	NBE Gold
Welcome gift points	500,000 points	300,000 points	100,000 points	50,000 points	25,000 points

2- Cards:

Upon using your NBE Mastercard or Visa (credit, debit, or prepaid) card in purchases at all merchants inside Egypt or abroad (excluding installments at merchants, Fawry payments, purchases through Fawry POS, government payments, or loading NBE PhoneCash wallet).

Card type	Points for every EGP 1
Mastercard World Elite and Visa Infinite credit cards	2 points
Mastercard World and Visa Signature credit cards	1.75 points
Platinum credit cards	1.5 points
Mastercard World Elite debit cards	1.5 points
Mastercard World debit cards	1.25 points
Mastercard UEFA Champions League credit cards	1 point
Titanium, Gold, and Classic credit cards	1 point
Platinum debit cards	1 point
Titanium debit cards	0.75 point
Gold and Classic debit cards	0.5 point
University and remittance prepaid cards	0.5 point
Remittance cards "foreign currencies converted to EGP"	1 point
USD Visa Platinum debit cards	20 points for every USD 1
USD Visa Platinum credit cards	22 points for every USD 1

3- Al Ahly Net/NBE Mobile – NBE’s official website:

Points are awarded upon activating and using Al Ahly Net/NBE Mobile according to the customer’s segment, as follows:

	NBE Platinum Elite	NBE Platinum Plus	NBE Platinum	NBE Titanium – Gold
Service activation	1,000 points			
Opening a sub-account (a maximum of 6 sub-accounts)	200 points	150 points	100 points	50 points
Domestic transfers to accounts/cards (maximum 5 transfers monthly)				
Transfers to e-wallets (maximum 3 transfers monthly)				
Subscribing to the e-statement of account service (maximum 3 e-statements)				
Card activation (maximum 2 cards annually)	100 Points	75 points	50 points	25 points

4- NBE PhoneCash:

Points are awarded upon activating and using NBE PhoneCash as follows:

Service activation (maximum one wallet)	1,000 points
Online cards (maximum 2 cards monthly)	20 points
P2M (QR code payments)	1 point for every EGP 1

2. Corporate customers:

Corporate/B2B credit cards:

- Points are earned when corporate credit cards are used in purchases at all merchants inside Egypt or abroad (excluding installments at merchants, Fawry payments, purchases through Fawry POS, government payments, and loading NBE PhoneCash wallet).
- Points are earned when B2B credit cards are used in purchases in local currency at participating merchants inside Egypt.

Card Type	Points per EGP
Corporate credit cards	1 point
B2B corporate credit cards	0.1 point

Do Classic and Classic FI customers earn points upon executing online banking transactions?

No, Classic and Classic FI customers are not awarded points on online banking transactions, as such points are only awarded to (Gold – Titanium – Platinum – Platinum Plus – Platinum Elite) customers.

Can the vouchers be exchanged for cash?

No, you cannot exchange your e-vouchers for cash, you can however use your vouchers combined with cash to make a purchase.

What are the voucher denominations?

Points	10,000	20,000	50,000	100,000	500,000	1,000,000
Amount	EGP 100	EGP 200	EGP 500	EGP 1,000	EGP 5,000	EGP 10,000

How can I receive my e-vouchers?

An SMS message will be sent to your mobile number registered with the Bank.

How can I redeem my e-voucher at merchants?

You should provide the merchant with the passcode sent in the SMS message, in addition to the last six digits of your (national ID number or passport No. for foreigners) from the right.

The corporate credit card and B2B corporate credit card authorized signatory designated by the enterprise should provide the merchant with the passcode sent in the SMS message, in addition to the last six digits of enterprise CIF from the right.

How can I redeem my Al Ahly Points as cash rewards?

The customer can log into the program's website www.alahlypoints.com, and redeem the points as cash rewards credited in the local currency to the account of any valid primary credit card in the customer name.

What are the Cash Reward denominations?

Points	5,000	10,000	20,000	50,000	100,000	200,000	500,000	1,000,000
Amount	EGP 25	EGP 50	EGP 100	EGP 250	EGP 500	EGP 1,000	EGP 2,500	EGP 5,000

How long does it take to get the cash reward on my NBE credit card?

- Any cash reward request is executed within 2-3 working days.
- In case the request is not executed due to inaccurate information, the points will be returned to the customer's account within 5 working days.

Can I make the minimum payment on the credit card with cash rewards?

Yes, you can make the minimum payment on the credit card in the local currency with cash rewards.

How can I redeem points earned from foreign currency cards?

You can redeem points earned in the form of:

• E-Voucher

- An SMS message will be sent to the retail customer's mobile number registered with NBE or the enterprise authorized signatory's registered mobile number in case of the corporate credit card or B2B credit card.

Such E-voucher can be used at any participating merchant from Al Ahly Points merchants network.

- Redemption can be done through Al Ahly Points website or by contacting NBE call center at ☎ 19623.

- E-vouchers are issued in the local currency only.

• Cash Rewards

- The cash amount will be credited in the local currency to any of your valid NBE credit cards.

- Redemption can be done through Al Ahly Points website only.

Are welcome gift points awarded to customers of all segments?

No, welcome gift points are only awarded to premium-segment customers (Gold- Titanium- Platinum- Platinum Plus- Platinum Elite).

Can a supplementary cardholder earn the welcome gift points for the premium segments?

Welcome gift points are not awarded to supplementary cardholders. Welcome gift points are awarded to the primary premium-segment cardholder only and only upon the issuance of the primary debit card that is commensurate with the customer's segment.

Are welcome gift points awarded to Platinum Family cardholders?

Yes, welcome gift points are awarded to Platinum Family cardholders.

Are welcome gift points awarded to Platinum VIP cardholders?

Yes, welcome gift points are awarded to Platinum VIP cardholders.

Are welcome gift points awarded to minor customers?

No, welcome gift points are not awarded to minor customers.

Are welcome gift points awarded, in case of downgrading from a higher to a lower segment?

No, welcome gift points are not awarded to customers in case of downgrading from a higher to a lower segment.

Are welcome gift points awarded to Platinum Elite, Platinum Plus, and Platinum customers upon the renewal of their primary debit cards?

Yes, welcome gift points are awarded to Platinum Elite, Platinum Plus, and Platinum customers upon the renewal of their primary debit card that is commensurate with the customer's segment, if they were not awarded any welcome gift points at the time of issuing their primary debit cards for the first time, as welcome gift points are only awarded once, whether upon card issuance or renewal.

Are welcome gift points awarded to Titanium and Gold cardholders upon renewal of their primary debit cards?

No, welcome gift points are not awarded to Titanium and Gold customers unless the customer has recently joined the segment/has been recently upgraded to the segment and a debit card that is commensurate with their segment is issued.

Who is the person entitled to redeem the earned points on corporate credit cards or B2B credit cards?

The authorized signatory of the enterprise whose information is registered with the Bank.

Is it possible to add the points earned on the corporate credit card or B2B credit card to the personal points of the enterprise authorized signatory?

No, as the earned points of the enterprise are claimed through the enterprise CIF number while the authorized signatory's personal points are claimed through his/her national ID number or passport number.