

Al Ahly Points Terms and Conditions

- Enrollment in "Al Ahly Points" rewards program is automatic and free of bank charges once your NBE Mastercard or Visa (credit, debit, or prepaid) card, or online banking services (Al Ahly Net, NBE Mobile, and NBE PhoneCash) are activated, or once welcome gift points are awarded to NBE's Platinum, Titanium, and Gold segment customers upon the issuance of the primary debit card commensurate with the customer's segment.
- Points are earned through:

1. Cards (retail customers):

- Upon usage of 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).
 - Welcome gift points are credited upon the issuance of primary debit cards for the following customer segments:
 - For the Platinum segment, 50,000 welcome gift points are credited to the customer's Al Ahly Points balance.
 - For the Titanium segment, 50,000 welcome gift points are credited to the customer's Al Ahly Points balance.
 - For the Gold segment, 25,000 welcome gift points are credited to the customer's Al Ahly Points balance.

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
UEFA Champions League Mastercard 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

2. 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 local currency purchases from participating merchants inside Egypt.

Card type	Points for every EGP 1
Corporate credit card	1 point
B2B credit card	0.1 point

3. Al Ahly Net/NBE Mobile – NBE's official website (retail customers):

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 (maximum 6 sub-accounts)				
Domestic transfers to accounts/cards (maximum 5 transfers monthly)	200 points	150 points	100 points	50 points
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 (retail customers):

Points are awarded upon activating and using your 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

- As of 05/01/2026, earned points will expire after 24 months from the month in which points are earned, rather than 36 months, and may not be redeemed by the customer upon expiry. However, points earned before 05/01/2026 will remain valid for 36 months from the date on which points are earned and may not be redeemed by the customer upon expiry.
- Only the primary cardholder has the right to redeem points on the primary and supplementary cards. The supplementary cardholder may not redeem points.

You can redeem points earned in the form of:

• E-Voucher

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

- 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.
- Minimum number of points needed for cash reward redemptions is 5,000 points.
- Cash reward denominations are as follows

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

- A cash reward request shall be 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.
- The minimum number of points required to issue an e-voucher is 10,000.
- E-vouchers can only be used to make purchases at participating merchants' locations and cannot be exchanged for cash. They can, however, be combined with cash and used to make purchases at any of the participating merchants' locations.
- E-vouchers must be fully used, as specified in the e-voucher SMS message. Any unutilized amount of the e-voucher is forfeited by the customer. In the event of refund, the customer may only receive a refund for the purchase amount paid in cash or by (credit, debit, or prepaid) card, however, the part paid for with an e-voucher is non-refundable.

- Points earned on corporate credit card and B2B corporate credit card are redeemed by the authorized signatory designated by the enterprise whose information is registered with the Bank using the enterprise CIF.
- NBE shall not be held liable if the customer's mobile phone is lost or stolen, resulting in the use of e-vouchers.
- Once issued, e-vouchers cannot be cancelled, and reward points cannot be refunded to the customer's account in case of their redemption.
- An e-voucher is valid for 90 days from the date of issue as specified in the SMS message sent. Expired e-vouchers will not be accepted by the participating merchants, and points redeemed against the issuance of e-vouchers cannot be returned. An e-voucher may be used only once.
- E-vouchers may not be used for purchasing gold coins or gold bullions from jewelry stores.
- To use the e-voucher, the customer must ensure that his/her information is up to date. NBE shall not be held liable for any inaccuracies in the information, and points redeemed in this case will not be returned.
- E-vouchers may be used only by the customer.
- There might be a delay sometimes in receiving the e-voucher SMS message due to technical reasons beyond the Bank's control.
- To use an e-voucher, the customer shall share a valid National ID card, or a valid passport for foreigners, and disclose the passcode sent in the e-voucher SMS message to the participating merchant.
- NBE is not responsible for the quality of good(s) and/or service(s) purchased from the merchant or paid for by the customer.
- Points will no longer be earned on online banking transactions for (Classic & Classic FI) segments. However, all points previously earned by the aforementioned segments on such transactions shall remain valid until their expiry.
- NBE has the right to terminate its agreement with any merchant or change any of the redemption terms at merchants at any time, and such amendments will be made available on Al Ahly Points website.
- Welcome gift points are earned by the primary Platinum, Titanium, and Gold cardholders only, with the exclusion of supplementary cards.
- Welcome gift points are earned by the Platinum, Titanium, and Gold customers upon the renewal of the primary debit card that is commensurate with the customer's segment in case they were not awarded welcome gift points upon the first card issuance (welcome gift points are only awarded once, whether upon card issuance or renewal).
- Welcome gift points are not awarded to Platinum Family and Platinum VIP cardholders.
- Welcome gift points are not awarded in case of downgrading from the higher Platinum Plus or Platinum Elite segments to the Platinum segment.
- Welcome gift points are not awarded in case of downgrading from the higher Platinum, Platinum Plus, or Platinum Elite segments to the Titanium or Gold segments.
- Earned points may not be transferred from one customer to another.
- Points earned by a minor customer shall be collected and redeemed using the national ID number/ passport number and the information registered with the Bank under the customer's CIF.
- NBE reserves the right to amend any of the program's terms and conditions at any time; completely

terminate "Al Ahly Points" rewards program, cancel and/or amend its benefits or features, remove or re-add members from or to Al Ahly Points rewards program, and/or modify, reduce, or cancel the value of reward points and/or the method of redeeming points, even if such procedures reduce the value of reward points already earned. The Bank will carry out these procedures, and any changes will be posted on Al Ahly Points website.

- NBE is entitled to change the method of calculating the number of points earned from time to time, and such amendments will be made available on Al Ahly Points website.
- No customer whose card or account has been suspended shall be able to redeem points through any of the redemption channels including the call center, website, the Bank's Cards Center, or any other channel available to customers.
- In case a credit card is suspended as a result of being in default, exceeding the credit limit, or for any other reason, points shall be suspended and no redemption may be made through any of the redemption channels including Al Ahly Phone service, website, the Bank's Cards Center, or any other channel available to customers.
- NBE reserves the right to cancel all the points earned by a customer on any or all of his/her cards or accounts in case the customer breaches any of the terms and conditions of Al Ahly Points program or any of the terms and conditions of NBE cards.
- In case a purchase is refunded, any points earned on such purchase shall be deducted.
- Points collected through using a credit card shall be cancelled in case the credit card is cancelled, and may not be returned.
- In case the customer passes away, God forbid, points shall be cancelled and may not be used.
- Terms and conditions of the program that are available on Al Ahly Points website, in addition to the terms and conditions of NBE credit, debit and prepaid cards shall apply. If there is any discrepancy between the terms of the program and any term of other products or services, the terms of the program shall apply.
- NBE shall not be held liable in case a passcode or any personal information is shared with a third party.
- NBE is keen on implementing the best international practices adopted within the banking industry and setting clear principles and rules that govern the relationship between the Bank and its customers across all stages of their interaction to meet the highest fairness and transparency standards in accordance with the Central Bank of Egypt's (CBE) regulations. In addition, the Bank aims to protect customers' data and rights with a view to boosting confidence between the Bank and its customers pursuant to clear rules and principles. Accordingly, all relevant parties agree on the following:
 - Without prejudice to the provisions of the Central Bank and Banking System Law with respect to maintaining the secrecy of customers' accounts and the provisions of the Anti-Money Laundering and Counter Terrorist Financing Law and regulations, the Bank shall maintain the confidentiality of all the cardholder's financial and personal data and information, which may not be used or shared with any third party unless the cardholder's prior written consent is obtained.
 - The customer may submit any complaint to any NBE branch or lodge the complaint via any other means made available or introduced by the Bank. The Bank shall reply to the complaint (in writing or electronically) within 15 business days from the date of receiving the complaint, except for complaints related to transactions with third parties (the customer shall be notified of the period required to consider the complaint). In case the customer rejects the Bank's reply, the customer shall notify the Bank of the reasons for rejection (in writing or electronically) within 15 business days from the date of receiving the Bank's reply. The customer's failure to do so shall be deemed an implicit acceptance

of the Bank's reply. In case the Bank is provided with the reasons for rejection, the complaint shall be reconsidered and the customer shall be provided with the Bank's final reply within 15 business days. The customer may not escalate any complaint in relation hereto to the CBE directly, except in the following two cases: First: The Bank's failure to reply to the complaint within 15 business days from the date of receiving it; or Second: The customer's rejection of the Bank's final reply to the complaint.

- The customer shall not offend the Bank, its employees, delegates, agents, or correspondent banks or take any procedure or action that may harm the Bank or its reputation whether inside or outside the Bank's premises and branches, via any electronic means or on social media, and shall use the channels made available to submit complaints. In case the customer violates the foregoing, the Bank may close the customer's account and take all the necessary banking and legal procedures against the customer to protect the Bank's rights.
- The customer has carefully read all the terms and conditions and has clearly and accurately understood the contents thereof.
- The Bank shall make the banking tariffs that apply to all its products and services available and regularly updated for customers on its website  www.nbe.com.eg.
- Customers can submit their complaint(s) through any of the following means:
 -  19623, or from abroad (+20219623)
 -  www.nbe.com.eg
 -  Customer.service@nbe.com.eg
 -  National Bank of Egypt
 -  +202 5945221