

T&C:

- AL AHLY Points program Enrollment is automatic and free, once you activate your NBE credit, Debit, prepaid cards "remittance and Colleges".
- Use your NBE Cards (credit, debit, prepaid "remittance and Colleges") in all your domestic and international retail spends to earn AL AHLY Points. (Except for all Installments and Fawry Transactions).

The number of AL AHLY Points you will be awarded depends on the type of Card you hold

Points for every pound	Card type
1.5 point	Platinum credit cards
1 point	Gold or Classic credit Cards
1 point	Platinum Debit cards
0.5 point	Gold or Classic Debit Cards
0.5 point	Prepaid cards " remittance and Colleges"
1 Point	Remittance cards "International transfer from foreign currencies to EGP"

- AL AHLY Points collected on a Transaction will automatically expire after 36 months of date of this transaction
- Minimum number of Points needed to issue an e-voucher or redeem cash reward is 5000 Point
- You can redeem your points to e-vouchers or travel around the world or Mobile Top-Up or Cash Reward
 - E-voucher SMS that can be used at all our redemption network.
 - Travelling all over the world by booking online through AL-AHLY Points website.
 - Mobile Top-Up at the biggest telecom networks all over the word through AL-AHLY points website.
 - Cash Reward on any of cardholder's valid credit cards.
- Vouchers can only be used for redemption against purchases made at any of our partner merchant outlets. They cannot be redeemed against cash. However they can be combined with cash and used to make payments for purchases at any of our partner merchant outlets.
- Vouchers can only be redeemed for the full amount sent in the e-voucher SMS. Any unutilised amount on the voucher would be forfeited by the cardholder. For refund related cases, the cardholder would be eligible to receive refunds for the payment made through cash/card only, however you cannot refund e-vouchers amounts.
- NBE is not responsible in case of lost or stolen vouchers and a replacement voucher will not be issued.
- Once issued, vouchers can only be used by its original recipient.
- Vouchers once issued cannot be cancelled and reward points cannot be credited back into the cardholder's account.

- The voucher is valid for a period of 90 days from the date of issue as sent in the e-voucher SMS, and can be used only once for redemption.
- To redeem an e-voucher, you are required to present your National ID, in addition to the pin code sent in the SMS to the merchants.
- All cash reward transactions will take up to 2-3 working days for processing and for failed transactions; AL-AHLY Points will be refunded in 5 working days
- NBE is not liable for any incorrect mobile number used to charge through the mobile top up feature.
- NBE is not liable for any incorrect date used on the online travel feature.
- NBE reserves the right to change any of the Terms and Conditions of the program.
- Customers whose card status is "on hold" will not be able to redeem points on any of the channels available to customers (call center, online and cards center, etc.)
- NBE reserves the right to terminate AL-AHLY Points rewards program at any time without prior notice.
- NBE reserves the right to cancel and/or forfeit all points earned by a customer across one or more of his/her cards in case customer breaches any of the Terms and Conditions of AL-AHLY Points rewards program as well as the Terms and Conditions of NBE Cards applicable.
- NBE is not responsible for the quality of good/s and/or service/s purchased by the cardholder/beneficiary from the merchant.
- These Terms and Conditions are applicable in addition to the Terms and Conditions of NBE cards applicable.