

## **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 or Fawry or Government payment Transactions or Smart Wallet 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	Corporate 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, and all expired points are non-refundable.
- You can redeem your points to the following:
  - 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.
- Minimum number of Points needed to issue an e-voucher or redeem cash rewards is 5000 Point
- Primary customer has the right to redeem points of his/ her primary cards and additional cards, and supplementary customers are not allowed to redeem points.
- E-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.
- E-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 or cards only, however you cannot refund e-vouchers amounts.
- NBE is not responsible in case of lost or stolen vouchers.
- 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 any expired e-vouchers will not be accepted by the participating merchants and the equivalent points redeemed against the issuance of this voucher are non-refundable. Voucher can be used only once for redemption.
- The customer must ensure that his mobile number is updated at all times to be able to redeem the e-voucher as NBE is not responsible in case of incorrect or outdated information and the points are non-refundable in this case.
- There might be a delay sometimes in receiving the e-voucher SMS due to technical reasons out of the bank's control.
- To redeem an e-voucher, you are required to present your National ID or valid Passport for foreigners, in addition to the pin code sent in the SMS to the merchants.
- NBE is not responsible for the quality of good/s and/or service/s purchased by the cardholder/beneficiary from the merchant.
- NBE has right to terminate the agreement with any of the merchants or amend the terms of use at the merchants without prior notice.
- All cash rewards 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, and points redeemed are non-refundable
- NBE is not liable for any incorrect date used on the online travel feature, and points redeemed are non-refundable
- Any access that we may grant you from our Online Rewards Redemption website, or partner websites, will transport your navigation out of our sites. We are not responsible for, do not endorse, and make no representation or warranty in connection with, any hyperlinked internet sites on our website
- NBE is entitled at its sole discretion, at any time and without prior notice or liability to the subscriber in any manner whatsoever, to terminate AL-AHLY Points rewards program and / or cancel and / or update its benefits or features, and / or update, add or delete any of the terms and conditions outlined herein, and / or withdraw or change the participants of NBE Rewards program, and / or modify or limit the value of each Reward points and / or the manner of their redemption even though if any of such acts may diminish the value of the Reward points already accumulated.
- Earned points can be changed at any time based at the bank's sole discretion.
- 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 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.

- In case of death –God forbids– any available points are cancelled and cannot be used/redeemed.
- These Terms and Conditions are applicable in addition to the Terms and Conditions of NBE cards applicable, and If there is any inconsistency between the terms of this Program and the terms of any other product or service, the terms of the Program applied