

BONUS Rewards Points Program from CIB

Terms and Conditions

1. General:

1.1. BONUS from CIB is a rewards program, which rewards you with points on engaging with any of the highlighted products:

1. Cards - All CIB Credit & Debit Cards (except CIB-EgyptAir Miles Everywhere cards & Corporate Cards)
2. Unsecured Personal Loans
3. Third party account transfers through the Internet Banking Service

1.2. You agree to participate in the program in accordance with these terms, which must be read in conjunction with the Account Opening, Debit Card, Credit Card, Loans and Internet Banking Terms and Conditions, which form our banking agreement.

1.3. You will participate in the program automatically for FREE with no need for self-subscription.

1.4. You may be disqualified from participation in the program at our discretion, if we determine:

- Your card, account or banking product has been blocked, suspended, terminated or closed;
- You face legal proceedings or are under threat of so;
- Any of your accounts with us are delinquent or unsatisfactorily conducted for any reason; and

You are or are potentially in breach of our banking agreement. 1.5. If you are disqualified from the Program in accordance with clause 1.4, all your unused points will be cancelled and will no longer be available for use under the Program.

1.6. 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 prevail.

1.7. CIB is entitled at its sole discretion, at any time and without prior notice or liability to the subscriber in any manner whatsoever, to terminate CIB Rewards program and / or cancel and / or vary its benefits or features, and / or vary, add or delete any of the terms and conditions outlined herein, and / or withdraw or change the participants of CIB 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.

1.8. In case of joint accounts, any of the beneficiaries has the right to redeem the points.

1.9. In case of death –God forbids– any available points are cancelled and cannot be used/redeemed.

2. How BONUS Rewards points program works:

2.1. Cards:

2.1.1. You are awarded with points for each [Egyptian Pound] you spend in purchases using your credit card, rounded down to the nearest point.

2.1.2. There is no points earning on the following:

- Cash deposit or cash withdrawals at ATMs
- Annual fees charged on the Credit Cards
- Interest, fees or charges
- Late payment fees
- Any of the services/transactions performed on the ATMs
- Smart Wallet transactions
- Commercial transactions

2.1.3. To earn points on your credit card, it must be in a good standing position. All benefits accrued under the program by the Primary or Supplementary Cardholder will be given to the Primary Cardholder.

2.1.4. If you are the Primary Cardholder, you will be entitled to use the points for redemption of goods and services. Your Supplementary cardholder will not be entitled to perform the redemption.

2.1.5. Points earning criteria is as follows:

Credit Cards: Domestic and Cross Border spend have the same earning ratio

1. Points on Purchases:

- Gold/e-Com Card: 1 point for every EGP 1
- Titanium/Heya Credit Card: 2 points for every EGP 1
- Platinum Credit Card: 3 points for every EGP 1

2. Sign-Up Bonus:

Gift sign-up points are awarded after the first purchase using the credit card within 2 months from the issuance date of new cards. Gift points are inapplicable for supplementary cards, replaced or renewed cards.

- Gold Credit Card: 10,000 points
- Titanium/Heya Credit Card: 20,000 points
- Platinum Credit Card: 40,000 points
- Internet Credit Cards: Inapplicable

N.B. The points earning can be changed at any time based at the bank's discretion

3. Spend Bonus:

Spend points are awarded when the total value of purchases using the credit card reaches the declared amounts based on each card type within 3 months from new cards issuance date.

- Gold Credit Card: 10,000 points when reaching total purchases of EGP 10,000 spend in first 3 months from card issuance date of new cards
- Titanium/Heya Credit Card: 20,000 points when reaching total purchases of EGP 20,000 spend in first 3 months from card issuance date of new cards
- Platinum Credit Card: 40,000 points when reaching total purchases of EGP 40,000 spend in first 3 months from card issuance date of new cards
- Internet Credit Cards: Inapplicable

N.B. The points earning can be changed at any time based at the bank's sole discretion

Debit Cards:

- Classic Debit Card: 1 point for every EGP 1 in purchases
- Platinum/ Titanium Debit Cards: 1.5 points for every EGP 1 in purchases

2.2. Pan Bank Rewards:

2.2.1. Points Earning on various products as follows:

Personal Loans

- Points are awarded on the top-up of unsecured Personal Loans
- 5 points for every EGP 20 in top-up

Internet Banking Service

500 points are awarded only once after the 5th third party transfer through the internet banking.

2.2.2. If you terminate any product on which you have available points, you will lose all the points earned on the cancelled product. You will continue to earn points normally on your other valid products, if you are still eligible to participate in the Program.

3. Redemption

3.1. If you are not making the redemption request in person, we assume that all redemption requests made electronically online are made by yourself.

3.2. All the redemptions are done to the benefit of the primary customer in his capacity as the main customer, who only has the right to have access to and use the redeemed points.

3.3. We will process your redemption request within the time-frame as specified on the website.

3.4. The e-voucher will be sent to the customer's registered mobile number, and the customer must ensure that his data is updated at all times to be able to receive the e-voucher. The bank is not responsible in case of incorrect or outdated information and the points related to the vouchers in case the data is not updated are non-refundable.

3.5. There might be a delay sometimes in receiving the e-voucher SMS due to technical reasons out of the bank's control.

3.6. You must present the e-voucher and your valid national ID / Passport at rewards redemption to the merchant for verification purpose.

3.7. Redeemed rewards are not exchangeable for other rewards, or refundable, replaceable or transferable for cash or credit under any circumstances.

3.8. Once you have confirmed your redemption request, it is irrevocable and you cannot ask for a refund of the points used for the redemption, or reverse your request.

3.9. If you have to make additional payment in order to use the Rewards Voucher, you may charge the difference to your CIB Credit / Debit Card or pay difference in cash. If the value of goods and services requested through the use of the Gift Voucher is below the value stated in the Voucher, we or the merchant will not refund you with the difference.

3.10. Redeemed points for the vouchers used at our participating merchants are non-refundable in case of item return/exchange.

3.11. You will be able to redeem your points through:

- CIB BONUS points program website (bonus.cibeg.com)
- CIB Call Center*

*Except for Travel redemptions which are only available through the website bonus.cibeg.com

3.12. Points are redeemed for:

- E-Vouchers that can be used at CIB participating merchants in the program
- Cash Back on CIB Credit Cards
- Booking flight tickets and accommodation via the online travel portal
- Charity donations to any charity listed on CIB Loyalty portal

3.13. The bank has right to terminate the agreement with any of the merchants or amend the terms of use at the merchants without prior notice.

3.12. For Cash Back redemption, it is only applicable on valid CIB credit card/s that are owned by the primary credit cardholders. The customers are held liable for the accuracy of the credit card number used. In case of incorrect credit card number, the cash back request can be rejected at the bank's discretion, and / or if processed the bank will not be liable for any incorrect data provided by the cardholder.

3.12. E- Vouchers expire after 3 months from the redemption date. 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

4. No liability

4.1. CIB is not liable for any goods or services or the quality or performance of such goods or services supplied by the participating merchant, shopping site, travel redemption site, service provider or other authorized agent under the Program. You must direct any complaints or feedback in respect of such goods and services to the respective participating merchant, provider or agent.

4.2. We are not responsible for lost /stolen or undelivered Rewards Vouchers or any goods and services redeemed under the Program. These will not be replaced by the Bank.

5. Access

5.1. 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.

6. Points Expiration

6.1. All points will expire after 36 months from the month of earning the points.