

## Al Ahly Points Terms and Conditions:

- Enrollment in Al Ahly Points rewards program is automatic and free of charge once you activate your NBE Mastercard or Visa (credit, debit, or prepaid), online banking service (Al Ahly Net, NBE Mobile, and NBE PhoneCash), or once the Platinum cardholder receives their welcome gift points upon the issuance of a primary debit card.
- Points are earned through the following methods:

### 1- Cards:

- 50,000 welcome gift points are awarded to Platinum cardholders upon the issuance of a primary debit card.
- Whenever you use your NBE Mastercard or Visa (credit, debit, or prepaid) to make a purchase in Egypt or abroad (excluding purchase installments, Fawry payments, purchases through Fawry POS machines, government payments, or recharging NBE PhoneCash wallet).

Card type	Points per EGP
Mastercard World Elite and Visa Infinite credit cards	points 2
Mastercard World and Visa Signature credit cards	points 1,75
Platinum credit cards	points 1,5
Mastercard World Elite debit cards	points 1,5
Mastercard World debit cards	points 1,25
Titanium, Gold, and Classic credit cards	point 1
Corporate credit cards	point 1
Platinum debit cards	point 1
Gold, and Classic debit cards	points 0,5
College and remittance prepaid cards	points 0,5
"Remittance cards" foreign currencies converted to EGP	point 1

### 2- Al Ahly Net/NBE Mobile:

The number of points earned is determined by customer segment:

	Platinum Elite	Platinum Plus	Platinum	Classic – Silver - Gold
Service activation	1,000 points			
Opening a sub-account (maximum 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 statements)				
Card activation	100 points	75 points	50 points	25 points

### 3 - NBE PhoneCash:

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

- The collected points will automatically expire 36 months from the date on which the points were earned.
- For cards, only the primary cardholder has the right to redeem points on the primary and supplementary cards. The supplementary cardholder is not permitted to redeem points.
- Earned points can be redeemed through the following:
  - Through Al Ahly Points website or by calling NBE's call center at 19623:  
An e-voucher in the form of an SMS message will be sent and it can be redeemed at any participating merchant.
  - Through Al Ahly Points website only:  
Cash reward on any valid credit card belonging to the cardholder.
- The minimum number of points required for a cash reward is 5,000 points.
- Any cash reward request is executed within 2-3 working days. If the request is not executed due to inaccurate information, the points will be returned to the customer's points balance 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 used in their entirety, as specified in the e-voucher SMS message. Any unutilized amount is forfeited. In the event of a 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.
- NBE shall not be held liable if the primary cardholder'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 primary cardholder's points balance in case of their redemption.
- An e-voucher is valid for 90 days from date of issue, as specified in the SMS message sent. Expired e-vouchers will not be accepted by participating merchants, and points redeemed against the issuance of e-vouchers cannot be returned. An e-voucher may be used only once.
- To use the e-voucher, the primary cardholder must ensure that their 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 may sometimes be a delay in receiving an e-voucher SMS message due to technical reasons beyond the Bank's control.
- To use an e-voucher, customers must show 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.

- 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 cardholder only. Supplementary cards are excluded.
- Welcome gift points are awarded to Platinum cardholders at the renewal of their primary debit cards if they were not awarded any gift points at the first time the card was issued.
- Welcome gift points are not awarded to Platinum Family- and Platinum VIP- cardholders.
- Welcome gift points are not awarded when downgrading from the highest Platinum Plus- or Platinum Elite-segments to the Platinum segment.
- A cash reward request is executed within 2-3 working days. If the request is not executed due to inaccurate information, the points will be returned to the customer's account within 5 working days.
- 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 benefits or features; remove or re-add members from or to Al Ahly Points rewards program; and 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 the 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 Al Ahly Phone service, the website, the Bank's Card 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 their cards or accounts if the customer breaches any of the terms and conditions of Al Ahly Points program or any of the terms and conditions of NBE cards.
- Points are cancelled if any purchase is refunded.
- In case a customer passes away, points shall be cancelled and may not be used.
- Terms and conditions of the program are available on Al Ahly Points website. The terms and conditions of NBE credit, debit and prepaid cards also apply. If there is any discrepancy between the terms of the program and any other terms 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.