



Terms and Conditions

1. The bank has the right to send any request, notice, warning, or any correspondence to us at the correspondence address specified in this contract or the last address we have provided to the bank in writing. This correspondence is considered valid and binding on us, and the bank is not responsible for any privacy breach resulting from sending account statements to this address.

2. The periodic account statements, their details, and balances are considered correct, as are the bank's written and electronic correspondences delivered to us, unless we submit a written objection to them by registered mail with a return receipt within thirty days from the date the bank sent these statements. The bank's paper and electronic books and records, as well as the bank's documents, their copies, other papers, and correspondence, or those microfilmed, are considered proof of the correctness of the details and balances of the account statements and evidence of their content. They are also considered proof of the amounts due or that will become due from us or any obligations arising from this contract. We are obligated to check with the bank if one month has passed since the issuance of the account statement's periodicity without receiving it. If I do not check with the bank, this is considered an acknowledgment of having received the statement and of the correctness of the balances and details of the account with the bank.

3. We agree that all accounts opened in our name now or to be opened in the future with the bank are mutually guaranteed, regardless of their nature, names, or the currency in which the account was opened. The bank has the right at any time to merge and consolidate these accounts into a single account and to withhold the credit balance of any of them until all of the bank's demands from us are fully paid. We also agree that the bank has the right at any time to set off our various debit obligations at any of its branches, regardless of the reason and source of these obligations (debit or guarantee), against our credit balances with it, by debiting all debit balances from our credit accounts. This means we are not entitled to any credit balances from them until all of the bank's demands from us, including principal, interest, fees, and other dues, are fully paid. We will be notified of this by any of the bank's available means.

4. We are obligated to keep the checks and debit cards we receive for use on this account safe. We will bear all responsibilities, whether direct or indirect, that the bank incurs as a result of loss, theft, or misuse, and we release the bank from any liability that arises from that.

5. We authorize the bank to debit this account or any other accounts opened in our name to correct entries that were mistakenly made by it in these accounts (either by reversal or any other accounting or banking methods), provided that we are notified of this by any of the bank's available means.

6. The bank has the right at any time to close/suspend our account(s)/services opened with it, and we will be notified of this by any means the bank deems appropriate. We undertake to return all unused checks to the bank without any liability on the bank.

7. In the event of a request to stop payment on any checks drawn on our accounts, it is understood that we have verified that the check has not been cashed before issuing these instructions. Therefore, we completely release the bank from liability and will compensate it for any losses resulting from its execution of our stop payment instructions, with our knowledge that the check's payment amount will be frozen until the matter is resolved amicably or legally. We also release the bank from liability for accepting or cashing a

check for which we requested a stop payment, until it receives the stop payment instructions and takes the appropriate action to execute them.

8. We accept that the collection of checks in local currencies is subject to the international rules and practices related to collection, number 522 of 1995 or any subsequent editions, including in the case of lost checks by foreign correspondents.

9. We and our agents are prohibited from using erasable or liquid ink pens, or pens other than blue or black, in any documents submitted to the bank. The bank bears no liability for this. In the case of a violation, the data recorded in the bank's records will be the sole evidence of their correctness.

10. The bank has the right at any time to amend the interest rate and conditions in accordance with the bank's policy during the term of this contract, whether by increasing or decreasing it. It also has the right to amend commissions and fees and to notify me of this by any of the bank's available means.

11. If I wish to authorize another person to act on any of my accounts with the bank, this must be done through a banking power of attorney issued by me and in effect with the bank, or by an official power of attorney after I have notified the bank in writing with its details and the agent's details. If I fail to comply with this, the bank may refuse to accept transactions on my accounts based on it.

12. The bank has the right at any time to amend the terms and conditions of the savings accounts, products, and electronic services it offers in accordance with the bank's policies, provided that the customer is notified by any of the bank's available means.

13. The Waffar account is a financial inclusion account with simplified terms and conditions and financial limits for the balance and withdrawal. The interest is calculated on the lowest monthly balance for the savings account and on the daily balance for the current account, with a maximum limit for the customer's total balances and a maximum limit for daily and monthly debit transactions as determined by the bank. If these limits are amended, the customer will be notified by any of the bank's available means and in accordance with the bank's policy. We acknowledge our commitment to these limits. If the allowed limits are exceeded, the bank has the right to suspend the account and not apply interest until the customer visits the bank and closes the account or provides the necessary documents to open another account. No interest is calculated for the Waffar Micro account, and no checkbooks are issued for the savings account.

14. For minors (over 15 years old), it is permitted to open a Waffar savings account and conduct transactions on it without the legal guardian in two cases: (First) if the account is funded with money given to them or placed under their control for their expenses, and (Second) if the account is funded with money earned from their work (profession or trade). The account cannot be opened for those under guardianship or legal authority (grandfather) except with the approval of the Family Affairs Prosecution and under the controls it specifies. It is also not permissible to conduct transactions on their accounts using powers of attorney. This serves as an acknowledgment that the account will not be used for purposes other than those mentioned above.

Dormant Accounts

15. A dormant account is an account on which none of the following transactions have been conducted for a specified period: withdrawal, deposit, or transfer. This period is one year for current and mobile phone accounts and two years for savings accounts. Bank-initiated transactions, such as fee

deductions or interest additions, do not reactivate the account. A dormant customer is a customer whose entire portfolio of accounts under their unique ID is dormant.

16. Debit cards for dormant accounts are automatically suspended upon the account's status changing to dormant. The customer will be notified prior to this action. Accounts cannot be reactivated by proxy. It is not permissible to act on customer requests received by mail for dormant customers. Incoming transfers and any standing instructions for dormant accounts will be executed; however, the account will remain dormant. Checks drawn on dormant accounts will be disbursed. Account statements will not be sent for dormant accounts. Instead, a request for the customer to visit the bank to update their information or contact customer service will be sent on the same periodic basis. Periodic fees will continue to be debited.

17. If a customer has one or more dormant accounts but also has other active accounts, they can reactivate the dormant account through a branch, the call center, or available electronic channels. If all of a customer's accounts are dormant, the customer must visit a branch to reactivate them.

18. The bank may close a dormant account if its balance has been zero for one year and the customer has not reactivated it. The customer will be notified of this action by any of the bank's available communication methods.

19. For interest-bearing accounts, interest due to the customer will continue to be calculated and added according to the account type and interest calculation frequency.

20. The dormant account instructions do not apply to credit facilities, prepaid cards, or other savings instruments.

General Terms and Conditions for Debit Cards

1. The term "Card" refers to the Banque du Caire debit card, which is subject to the regulations governing card operations. The customer remains responsible for the card and its usage even after cancellation for a period of 60 days from the date of the last statement sent. The card remains the property of the bank at all times.

2. A "Merchant" is any establishment that accepts the card for goods and services. The term "Institution" refers to Mastercard, Visa, and Meeza companies.

3.(PIN): This is the personal identification number chosen by the customer on Banque du Caire ATMs upon receipt of the card. It is used for ATM withdrawals and purchases and must be kept confidential. The cardholder is fully responsible for it.

4. All transactions are performed automatically. The cardholder agrees that the data stored on the smart chip, magnetic stripe, and any data extracted from it are considered irrefutable evidence in any dispute between the cardholder and the bank. The cardholder must fully safeguard the card and not disclose its PIN, which is considered their electronic signature. They bear full responsibility if a third party obtains or uses the card unlawfully to withdraw any amounts from their account. In such a case, the withdrawn amounts are considered to have been personally withdrawn by the cardholder, who shall bear all resulting consequences.

5. I commit to adding my mobile phone number at ATMs so I can receive SMS alerts for any card transactions in accordance with the relevant instructions.

6. The card's validity is determined by the bank from the date of issuance and expires on the last day of the expiration month.

7. The debit card is automatically renewed unless the bank refuses to renew it, or it is temporarily suspended until the renewal date, or the customer provides written instructions to the bank not to renew it 60 days before the renewal date. Otherwise, the customer is responsible for the full renewal fees, which will be communicated to the customer by any of the bank's available methods before renewal. The cardholder must comply with the regulations governing the non-withdrawal of funds from a branch teller

except in the following cases:

- Requesting amounts that exceed the ATM withdrawal limit.
- The branch's ATM is out of order.
- In case of card loss or cancellation.

8. It is agreed that all transactions verified as correctly executed by the machine's log and debited from the card account, having been performed by the cardholder and using their PIN at ATMs, are considered valid and binding on the customer.

9. The cardholder is not entitled to perform any purchase, service, or withdrawal transactions that exceed the authorized and available balance in any of the accounts linked to the card. If this occurs, the customer is fully responsible to the bank for repaying all amounts used for purchases or cash withdrawals. They are also not allowed to use the card for any online gambling or legally prohibited transactions. If they violate this, they release the bank from any dispute that arises between them and the responsible or regulatory authorities for these transactions. They are also committed to repaying all amounts debited from the card account by gambling entities without any objection.

10. The bank has the right to set or modify maximum limits for single transaction values, as well as the number and values of daily, weekly, or monthly inquiries, cash withdrawals, and purchases. I will be notified of any changes by any of the bank's available communication methods.

11. Cash deposits are processed automatically through ATMs that accept deposits directly into the machine and are credited to the account instantly.

12. The bank is not responsible for any damages resulting from a malfunction in any automated device, data storage or analysis machines, communication device failures between the card center and the acquiring banks, or any other reason not attributable to the bank. The bank is also not responsible if any establishment refuses to accept the card.

13. The cardholder authorizes Banque du Caire or any of its branches to notify the relevant local authorities of any data related to card usage. The customer also agrees to abide by the terms of use of the Banque du Caire debit card, which the bank may amend from time to time. The bank's announcement of any amendments or additions to its branches is considered an official notification to me.

14. The CVV2 number (the three digits on the back of the card) is a personal trust and must not be photographed or disclosed except for online purchases to prevent card misuse.

15. The customer must regularly monitor their account movements and balances. If the cardholder objects to any amounts debited from the card account, they must submit their objection to the bank with the necessary documents within 15 days from the date the transaction was debited. The customer has the right to request copies of invoices for these transactions and bears the specified fees for this service. The bank is not responsible for any disputes or disagreements that arise between the cardholder and merchants regarding goods and services obtained using the card.

16. In the event the cardholder objects to any amounts debited from their account as a result of card usage, the cardholder will be notified of the deadline for a response to the objection. The bank is not obligated to credit the transaction amount (if the objection is valid) until the credit note is received from the acquiring bank or the objection response period specified by local institutions has ended (which begins on the date the bank sends the objection in accordance with the bank's procedures and timelines). The cardholder has no claim against the establishment that is subject to any offset against the bank.

17. In case of card loss or theft, the customer must follow these steps:

- a. Call the call center at 19990 and report the card loss, requesting a temporary or permanent suspension.

b. Submit a request to any bank branch with a signature matching the customer's signature on file to enable the bank to suspend the lost card, whether temporarily or permanently. It is agreed that once a card loss is reported or a permanent suspension is requested, the card will be canceled. The customer is not entitled to use it again if found and must request a new card, bearing the specified fees. The bank's liability for transactions on the lost card begins one full business day after the loss is reported to the call center or the bank receives the written notification, excluding holidays and official leaves.

c. It is agreed that the bank has the right to refuse to renew, withdraw, suspend, or cancel the card at any time it deems appropriate, notifying the customer whenever possible by any of the bank's available methods. If the card is withdrawn by a merchant, the cardholder must ensure the card is destroyed.

d. The cardholder must visit the bank within 90 days to collect their issued or renewed debit card. If they fail to collect the card within this period, it will be canceled, and the customer will be charged the bank's specified fees. The customer will be notified by any of the bank's available communication methods.

e. If the cardholder wishes to terminate their participation in the Banque du Caire debit card program, they must submit a written request to any branch and hand over the card with the request, ensuring the card is destroyed.

f. It is agreed that in the event of a lien on their account, a declaration of bankruptcy or insolvency, or any other legal impediment to their right to dispose of their account, the bank has the right to suspend or withdraw their card until the legal reason preventing the disposal of their account is removed. The customer will be notified by any of the bank's available methods. If the cardholder cannot remember the PIN they entered, they can go to any of our branches to request the ability to enter a new PIN.

18. All correspondence sent by mail is considered to have been received by the cardholder as long as it was sent to their last address on file with the bank. They must notify the bank in writing with a signature matching the one on file if their address changes.

19. The card has a contactless feature that allows the customer to make purchases or withdrawals without inserting the card into the POS terminal. These transactions will not require a PIN up to the limits specified by the bank.

Terms and Conditions for Voice Banking Service

1. Service Overview

The bank's voice banking system, 11990, currently provides various automated services, including but not limited to: account balance inquiries, inquiries about the last 5 transactions on an account, and requesting account statements. The bank reserves the right to add other services in the future.

2. Customer Responsibility

The customer agrees to maintain the confidentiality of their voice banking number and the PIN they create. The customer acknowledges that the PIN is considered an electronic signature and bears full responsibility for any unauthorized access or use of these credentials by a third party. The customer is liable for any consequences resulting from such unauthorized use of the service.

3. Transaction Validation

The customer acknowledges that all transactions conducted by them via telephone and posted to their account are valid and binding. The customer waives any right to dispute these transactions.

Terms and Conditions for Internet and Mobile Banking Services

1. These are banking services via the internet or mobile phone, including services, transactions, and facilities provided by the bank to its customers and

which are subject to change from time to time through Banque du Caire's electronic services website and its related pages.

2. (USER NAME): This is a special number or word used to identify the customer when using internet and mobile banking services.

3. (PASSWORD): This is a secret code generated by the bank and used by the customer to access the services, allowing the bank to verify the customer's identity. In the application of this service, the following terms have the meanings indicated next to each of them:

a. This refers to all data related to activating and using electronic banking services, including but not limited to the username, password, and customer data and accounts.

b. These are passwords used and valid for one-time authentication to log into the system or for a specific period to ensure they cannot be reused for subsequent authentication purposes.

c. This is a mobile phone application used to generate one-time passwords.

d. This is a set of secret numbers used to access the security token device/application to generate one-time passwords.

4. After the customer signs the application for internet and mobile banking services and completes the procedures, and after the bank verifies their identity, the bank will provide the customer with their password and/or security token devices. For security, the customer must change the password upon their first login to the services. The customer will then generate a new password and is solely responsible for keeping it confidential.

5. The customer agrees not to make any transfers, instructions, or transactions that exceed the available account balance. In the event of a violation, the bank will immediately reject the transfers, instructions, or transactions without prior notice to the customer. The customer agrees not to use the internet and mobile banking service to transfer funds without a sufficient balance in the account to be debited or without a prior arrangement with the bank and a valid overdraft approval for this account.

6. The customer must comply with all rules and regulations issued by the Central Bank regarding bank transfers. The customer is responsible for all fees and expenses related to the use of electronic banking services, including but not limited to subscription fees and all banking commissions resulting from using the various services available through electronic banking services, which the bank determines and announces from time to time. The bank reserves the right to modify these fees from time to time without any objection from the customer, provided the customer is notified by any of the bank's available methods. Based on this, the customer authorizes and irrevocably empowers the bank to debit all due fees and expenses from the customer's account/accounts with the bank.

7. The customer can cancel their subscription to the aforementioned internet and mobile banking service at any time by notifying the bank in writing. This cancellation will not affect the customer's responsibilities related to the internet and mobile banking service transactions that occurred up to the date of cancellation. The customer must pay any fees related to the cancellation, and the amount of these fees will be disclosed to the customer. The bank can cancel the customer's subscription to the mentioned services at any time, with a notification to the customer. The customer is responsible for having computer hardware and software that meet the minimum specifications specified by the bank. The bank has the right to modify these specifications from time to time, and the bank will not bear any costs or damages incurred by the customer due to their lack of knowledge of the modified specifications. The bank has the right to make what it deems appropriate modifications to develop and improve the performance of the internet and mobile banking service. The bank has the right to add, modify, perform maintenance on, or update electronic banking services from time to time, which may require the services to be stopped for a certain period determined by the bank. This is

considered a valid reason for the bank not to be responsible for the customer's inability to use the internet and mobile banking service, and the customer cannot seek any claims against the bank during this period. The bank will announce the modification and/or update and/or maintenance on the internet and mobile banking service's website.

8. The bank is not responsible for any malfunction in the performance of the internet and mobile banking service for any reason or event beyond its control without exceeding its responsibility or negligence for any malfunctions. It is not responsible for communication methods or any computer viruses or related problems. Without prejudice to any text contained in these terms and conditions, the bank does not provide the customer with any explicit or implied guarantee regarding the use of the internet and mobile banking service. Despite the bank's use of all possible security technologies and methods to protect the internet and mobile banking service customer from the risks of the internet and information crimes, the bank is not responsible for any damage that may befall the customer as a result of the risks of their use of the internet. The customer alone is responsible for bearing all risks resulting from their use of the internet and mobile banking service, which they chose based on this application, and their use of the internet.

9. The customer alone is responsible for the use of any public, shared, or private software or devices that may compromise the security and effectiveness of using the internet and mobile banking service, which results in the disclosure of the customer's data, and the customer alone bears all the consequences resulting from that. The customer alone is also responsible for accessing internet banking services through public or shared computers (such as internet cafes or public libraries). The customer acknowledges the correctness of the data and information entered in the application for electronic banking services and bears any consequences resulting from the incorrectness of any of that data and information. The customer acknowledges that in the event the bank sends their account statements through any of the agreed-upon electronic means, the bank is not responsible for the leakage or non-receipt of those statements or their disclosure to others, and the customer has no right to request any compensation as a result. Only the original account holder has the right to subscribe to electronic banking services; proxies acting on behalf of the customer do not have the right to subscribe to these services.

10. The bank has the right to reject any subscription application submitted by the customer to obtain the internet and mobile banking service. It also has the right to refuse to execute any instructions, inquiries, transactions, or operations received from the customer while using the service and has the right to stop or limit the customer's use of electronic services or any part of them, provided the customer is notified of this and the reasons are given if possible.

11. The customer acknowledges their knowledge that the instructions, transactions, data, and operations they enter while dealing through the internet and mobile banking service are processed without any additional review by the bank or without obtaining written notifications or verification. The bank is not responsible to the customer in the event of an error in any data entered on the bank's website for using the internet and mobile banking service.

12. If the customer becomes aware that another person has seen their confidential data, the customer must immediately contact the bank to report this and request the suspension of the internet and mobile banking service. If the customer fails to contact the bank at 19990, they will be responsible for any unauthorized operations or transactions on their account. All transactions become confirmed by using their confidential data, provided that the services are suspended within 24 hours of the bank receiving the suspension request. The customer bears the consequences of not reporting this.

13. The customer explicitly acknowledges the full validity of the bank's automated and electronic printouts proving the banking operations they performed through electronic banking services, whether these printouts are in Arabic or English. The customer's account statements include all transaction data and operations that were executed using the service.

14. The customer undertakes that all transactions performed through the internet and mobile banking service are legitimate and used for legal purposes and with people with whom it is not prohibited to deal. They acknowledge that they are the true beneficiary of the internet and mobile banking service. The customer authorizes and empowers the bank to send alerts, advertisements, promotions, and marketing campaigns for new products using any of the electronic means, including but not limited to the internet, email, and SMS, and agrees not to consider this a violation of privacy.

15. The bank is not responsible for the non-execution of any of the operations received through the system due to any circumstance beyond the bank's control. The bank is not obligated to accept any modifications or cancellations of instructions or transactions that the customer has previously sent via the internet and mobile banking service and that have already been executed.

16. The bank may amend all or part of these terms and conditions at any time and replace them entirely or partially with other new terms and conditions or replace a page or pages on the internet and mobile banking service website, provided the customer is notified by any of the bank's available methods. The customer's continued use of the internet and mobile banking service after any of the mentioned amendments is considered an acceptance and approval of those amendments. In the event of service interruption due to a halt in the systems operated by the bank or any of the specialized entities the bank contracts with, the bank will make due diligence to restore the services as soon as possible. Once the service is decided to be restored, the bank will notify customers of the expected date of service restoration. The customer is solely responsible for the correctness of the data related to the bill payment feature, including but not limited to the phone number, amount, invoice number, etc., without any liability on the bank. The customer bears all consequences resulting from this as the bank does not review the correctness of this data. The customer must have a sufficient balance in the account to pay any bills on the specified payment dates, and the bank is not responsible for the non-payment of any bills on their due dates due to an insufficient balance. The customer is solely responsible in the event of any interest or late fees on the bills resulting from delayed payment.

17. The bank or the specialized entities it contracts with are not liable for any damages resulting from a delay in sending and transferring information, non-receipt, errors, or loss of information, or forced interruption for emergency situations such as business continuity shortages or disruptions, strikes, force majeure, natural disasters, security problems, measures taken by state authorities, or any other events. The bank bears no responsibility for any damages to the customer or electronic technology or equipment in the event of any of the above-mentioned cases. The customer must read and understand the warnings and alerts on the electronic services website and accept all terms and conditions and any changes to them that will appear through the electronic services website, and this is considered a legal commitment for the customer.

18. The bank is committed to maintaining the confidentiality of all data and information it may receive from the customer in connection with the provision of any of its products or services and mobile banking. It also undertakes to maintain the confidentiality of all operations the customer performs through the services. The bank and the customer undertake not to disclose any of the above except in accordance with the laws in force in the Arab Republic of Egypt or in execution of any binding judgments or orders, or in accordance with the terms and conditions of the internet and mobile banking service.

19. Banque du Caire's internet/mobile banking services are available 24 hours a day. In the event of service interruption or during maintenance, you will be notified of the service downtime during the period in which we can do so, provided the service is restored within a maximum of one business day (except for emergency circumstances).

20. The customer authorizes and gives an irrevocable and final authorization to Banque du Caire to exchange and disclose some or all of the data related to their accounts with the bank to any third party to develop and facilitate all banking operations for the bank or to provide distinguished banking services to the customer, which include but are not limited to: all types of internet and mobile banking services, account statement sending services in accordance with the relevant regulations, postal services, ATM services, etc., without any liability on the bank.

21. The customer acknowledges their full and complete responsibility for maintaining confidential data and the necessary procedures to protect it and not disclose it to any person, bank employee, or any other entity. The bank exercises due diligence in providing the internet and mobile banking service and is not responsible for any partial or complete failure to provide it for any reason beyond the bank's control. The bank does not provide any commitments or guarantees related to, for example, quality, speed, performance, and accuracy. The bank also does not guarantee that the programs are free of malfunctions or defects. The bank undertakes to correct the negative effects on banking operations that occur due to this. The customer acknowledges that the bank is not responsible for all of the above unless the bank commits an excess or negligence.

22. Trademarks and Copyright: The Banque du Caire logo is a trademark owned and registered for the bank. In general, Banque du Caire has the right to own any trademarks related to its products mentioned on the website's pages. The copyrights of the images, graphics, information, trademarks, texts, promotional materials, and the screens and pages of the website, including the design of the pages appearing on the website, are the exclusive property of the bank or any other party mentioned on the website's pages.

23. The customer undertakes and commits not to copy or publish any of the bank's programs, screens, documents, images, graphics, information, trademarks, texts, or promotional materials available on the website's pages. The customer also undertakes not to allow any other persons to copy or modify any of those programs or documents available through the website or to download or transfer internet and mobile banking service programs from or to, for example, any computer, phone, smartphone, or any other similar electronic device. If the customer violates what is mentioned above or fails to secure the programs and documents provided as a service to them by the bank, the bank has the right to take all necessary legal actions against the customer to protect its rights, in addition to the necessary compensation to correct the damages that may befall the bank.

24. Any notice, request, or correspondence will be sent to the customer at their permanent address on file with the bank. All bank correspondence is considered to have been delivered to the customer as soon as it is sent by regular or electronic mail to their last address on file in this application and is considered valid evidence against them. The customer must notify the bank in writing immediately if their permanent address on file with the bank changes.

25. In case of any customer complaints regarding the services, please immediately contact Banque du Caire contact Center at 16990 or visit the nearest bank branch. The customer's complaint will be answered within 15 business days.

These terms are general conditions that apply to any Banque du Caire product that I wish to use in the future.

- These terms are subject to the rules and provisions of the laws and resolutions of the Arab Republic of Egypt. Any dispute that may arise from their interpretation, construction, or implementation shall be settled by the courts of Cairo of various types and degrees and their implementing resolutions. In the event that the bank includes balance confirmations through its Internet banking services, the provisions of the Electronic Signature Law No. 15 of 2004 and its amendments shall apply. The customer acknowledges that their signature on these terms and conditions signifies their full and unconditional acceptance and commitment to using the agreed-upon products in accordance with these terms and conditions.

- I acknowledge that I am the original owner and the sole beneficiary of opening the account. I also assume full responsibility for the safety and legality of the source of any funds deposited into your bank by me or by a third party or transferred to any of my accounts with you. I undertake to ensure that these funds do not conflict with the Anti-Money Laundering Law, its executive regulations, and its implementing resolutions. I also pledge to update my signed data provided to the bank as soon as any changes occur or upon the bank's request. This pledge grants the bank the right to close the account immediately or in accordance with the procedure stipulated in the same contract, while taking the necessary measures in accordance with the law, with notification to me through any of the bank's available means of communication. I also pledge to use the account for its intended purpose and not to use it for any commercial operations. In the event that I have a guarantor for one of the bank's products, I authorize the bank to disclose the confidentiality of my accounts to the guarantor and within the scope of the product or facility.

- I, the undersigned, acknowledge my awareness that it is prohibited to use any of my accounts with the bank for buying or selling virtual crypto currencies of any kind or name. In the event that the bank discovers any of these operations, it has the right to immediately suspend transactions on the accounts and notify the competent authorities. My signature on this application is an acknowledgment from me of this.

Complaints

We acknowledge our awareness that the bank has a quick and free mechanism for receiving customer complaints through a unified internal form available on the bank's website and/or its branches and/or the complaints box at its branches and/or the call center at 16990, to enable the bank to examine the complaint and respond to us. We have the right to submit a formal complaint to the bank regarding anything we deem necessary concerning this account, and the bank will examine it and respond to us through the Customer Rights Protection Sector. We also acknowledge that we may escalate the complaint to the Central Bank in one of the following two cases:

1. If we do not receive a response from your bank within the specified period, which is 15 business days.

2. If we do not accept the bank's response to the complaint, we may notify the bank of our objection in writing/electronically within 15 business days from the date we receive the response, including the reasons for non-acceptance. Your bank will re-examine the complaint and provide a final response to us within another 15 business days. If we do not accept the bank's second response, we may escalate the complaint to the Central Bank of Egypt.)