

Al Ahly Points Terms and Conditions

- Enrollment in "Al Ahly Points" rewards program is automatic and free of bank charges once your NBE MasterCard or Visa (credit, debit, or prepaid) card, or online banking services (Al Ahly Net, NBE Mobile, and NBE PhoneCash) are activated, or once welcome gift points are awarded to the Platinum cardholder, upon the issuance of the primary debit card.
- Points are earned through:

1- Cards:

- Upon issuance of your Primary Debit Platinum card; 50,000 welcome gift points are awarded to your Al Ahly Points account.
- Upon usage of your NBE Mastercard or Visa (credit, debit, or prepaid) card in purchases at all merchants inside Egypt or abroad (excluding merchant's installments, Fawry payments, purchases through Fawry POS, government payments, or loading NBE PhoneCash wallet).

Card type	Points per EGP
MasterCard World Elite and Visa Infinite credit cards	2 points
MasterCard World and Visa Signature credit cards	1.75 points
Platinum credit cards	1.5 points
MasterCard World Elite debit cards	1.5 points
MasterCard World debit cards	1.25 points
UEFA Champions League Mastercard credit cards	1 point
Titanium, Gold, and Classic credit cards	1 point
Corporate credit cards	1 point
Platinum debit cards	1 point
Gold and Classic debit cards	0.5 point
University and remittance prepaid cards	0.5 point
Remittance cards "foreign currencies converted to EGP"	1 point
B2B corporate credit cards	0.1 point
USD Visa Platinum debit cards	20 points for every USD 1

2- Al Ahly Net/NBE Mobile:

Points are awarded upon activating and using your Al Ahly Net / NBE Mobile based on your segment as follows:

	Platinum Elite	Platinum Plus	Platinum	Gold-Silver-Classic
Service activation	1,000 points			
Opening a sub-account (a maximum of 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 e-statement)				
Card activation (maximum 2 cards annually)	100 points	75 points	50 points	25 points

3 - NBE PhoneCash:

Points are awarded upon activating and using your NBE PhoneCash as follows:

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

- All collected points will expire after 36 months from points earning date and cannot be redeemed by the customer once expired.
- Only the primary cardholder has the right to redeem points on the primary and supplementary cards. The supplementary cardholder may not redeem points

You can redeem points earned in the form of:

- **E-voucher**
 - An SMS message will be sent to the retail customer registered mobile number at NBE or the enterprise authorized signatory registered mobile number in case of the corporate credit card or B2B credit card". Such e-vouchers can be used at any participating merchant from Al Ahly Points merchants network.
 - Redemption can be done through Al Ahly Points website or by calling NBE call center at 19623.
- **Cash rewards**
 - Cash amount will be credited to any of your valid NBE credit card.
 - Redemption can be done through Al Ahly Points website only.
- Minimum number of points needed for cash reward redemptions is 5,000 points.
- Cash Reward denominations

Points	5,000	10,000	20,000	50,000	100,000	200,000	500,000	1,000,000
Amount	EGP 25	EGP 50	EGP 100	EGP 250	EGP 500	EGP 1,000	EGP 2,500	EGP 5,000

- A cash reward request shall be executed within 2-3 working days. In case the request is not executed due to inaccurate information, the points will be returned to the customer's account 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 fully used, as specified in the e-voucher SMS message. Any unutilized amount of the e-voucher is forfeited by the customer. In the event of 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.
- Points earned on corporate credit card and B2B corporate credit card are redeemed by the authorized signatory designated by the enterprise whose information is registered with the Bank using the enterprise CIF.
- NBE shall not be held liable if the customer'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 customer's account in case of their redemption.
- An e-voucher is valid for 90 days from the date of issue as specified in the SMS message sent. Expired e-vouchers will not be accepted by the participating merchants, and points redeemed against the issuance of e-vouchers cannot be returned. An e-voucher may be used only once.
- E-vouchers may not be used for purchasing gold coins or gold bullions from jewelry stores.
- To use the e-voucher, the customer must ensure that his/her 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 might be a delay sometimes in receiving the e-voucher SMS message due to technical reasons beyond the Bank's control.
- To use an e-voucher, the customer shall share a valid National ID card, or a valid passport for foreigners, and disclose his/her 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/delivered by 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, with the exclusion of supplementary cards.
- Welcome gift points are awarded to the Platinum cardholders at renewal of their primary debit cards, if they were not awarded any gift points at the time of card issuance.
- Welcome gift points are not awarded to Platinum Family and Platinum VIP cardholders.
- Welcome gift points are not awarded in case of downgrading from the higher Platinum Elite or Platinum Plus segments to the Platinum segment.
- 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 its benefits or features, remove or re-add members from or to Al Ahly Points rewards program, and/or 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 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, website, the Bank's Cards Center, or any other channel available to customers.
- In case a credit card is suspended as a result of being in default, exceeding the credit limit, or for any other reason, points shall be suspended and no redemption may be made through any of the redemption channels including Al Ahly Phone service, website, the Bank's Cards 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 his/her cards or

accounts in case the customer breaches any of the terms and conditions of Al Ahly Points program or any of the terms and conditions of NBE cards.

- In case a purchase is refunded, any points earned on such purchase shall be deducted.
- Points collected through using a credit card shall be cancelled in case the credit card is cancelled, and may not be returned.
- In case the customer passes away, God forbid, points shall be cancelled and may not be used.
- Terms and conditions of the program that are available on Al Ahly Points website, in addition to the terms and conditions of NBE credit, debit and prepaid cards shall apply. If there is any discrepancy between the terms of the program and any term 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.