



## Qahera Reward Loyalty program

### Terms & Conditions

#### 1- How Qahera Reward loyalty program operates:

- Qahera Rewards loyalty program is a reward system that grants no. of points upon using BDC credit cards which includes

Product type
VISA Gold
Mastercard Gold
Mastercard Installment
Mastercard Titanium
Mastercard Platinum
Mastercard World Elite

- The registration at the program website is free to the existing and new customers by registering the customer National ID
- You can use Banque Du Caire credit card for all purchase transactions and at all merchants inside and outside Egypt to earn reward points , the earned points depends on the card type as follows:

Card Type	No. of points against each 1EGP spend
VISA Gold	1 point for each 1 EGP
Mastercard Gold	1 point for each 1 EGP
Mastercard Installment	1 point for each 1 EGP
Mastercard Titanium	2 point for each 1 EGP
Mastercard Platinum	2.5 point for each 1 EGP
Mastercard World Elite	4 point for each 1 EGP

- To gain the points for your credit card , the status of the card must be active and good standing
- Same way of points calculation inside and outside Egypt
- The earned points will expire after 24 months of gaining date
- If the customer has more than one card , the earned of his/her credit cards will be accumulated at the reward program website and it can be used on Cashback & online travel
- The points cannot be transferred from Customer card to another.
- The points of the expired card transfers automatically to the renewed card

**Redemption of the points will be through airline booking tickets, cash back or the mobile application (pay with rewards) as follows:**

1- Airline booking tickets

The feature of booking airline tickets will be through the reward program website (Qahera rewards)

- Terms & conditions of flights/hotels & car hiring companies are applied

2- Cashback service

- Cashback added to the Credit card during 4-5 Working days.
- Cashback is only available on usable credit card.
- The cardholder is fully responsible for entering the credit card no. correctly.
- The minimum number of points for redemption by cash back is 10000 points.

Pay with Rewards (Mobile app.)

- It is a mobile application for Mastercard cards cardholders only and can be downloaded through IOS or Android.
- The app is available only in English language.
- The access to this application will be by registering the credit card number on the program.
- The customer can view in this application the number of points earned and the value of these points in EGP.
- This app is used to redeem points through purchase and customer has the options to:
  - 1- Redeem all the points against the coming purchase transactions either through POS or online
  - 2- Redeem part of the points and pay the rest of the amount in cash to the merchant
  - 3- Pay the transaction from card balance and not from the points

Terms to use the application in the purchase transactions

- There must be available balance when performing the transaction
- The transaction will be debited from the card, then a credit will occur within two business days.
- The minimum number of points to use the pay with rewards 6000 points.

### **Banque du Caire Bonus points**

Bonus points will be added to the newly issued credit cards after its activation and performing the first purchase transaction during 3 months of requesting card, the bonus points will be granted according to the card type as follows:

Product name	No. of Bonus points
Visa gold	10,000
Mastercard Titanium	20,000
Mastercard Platinum	30,000
Mastercard World elite	50,000

- The bonus points promotion is available only for 3 months from card issuance date
- The following transactions are included in the calculation of the points :
  1. Purchase transactions (POS).
  2. Online Purchase transactions (e-commerce)
  3. Bill payment at the ATMs
  
- The following Transactions are excluded from the calculation of the points:
  1. Transactions through Vodafone Cash/Etisalat Cash
  2. Governmental payments Locally & International
  3. Transactions occurring through Smart Wallets.
  
- The bank has the right to modify/change any terms & conditions of removing/adding merchants from the Excluded merchant list anytime, And changes will be available on Qahera Rewards website.

#### **Participation Program Conditions**

- You agree to participate in the program by registering at the reward program website according to the conditions that must be carefully read by you.
- The participation to the BDC reward program is simultaneously and without any fees after activation of BDC credit cards
- The bank have the right to cancel your participation in the program according to :
  - Your account have been suspended or cancelled
  - Credit card payment delays
  - Non- commitment to any of the contracting conditions such as commercial transactions For Ex. ( Performing several following transactions on the same merchant within short period and doesn't fit with the credit card limit )
- If there are any breach to any of the terms and conditions , the participation in the program will be cancelled and the bank have the right to cancel all the unused points on any or all of the customer cards , the customer has no right to redeem the points through any of the redemption options either through the website or card center without prior notice from the bank
- The bank have the right without any notification to change the program terms and conditions regarding the cancellation or modification of the program privileges , features , no. of earned points , modify or decrease the bonus points , the ways of the points redemption or cancel program participation, even if the procedures will reduce the value of the accumulated points, and any changes will be posted in Qahera Rewards website.
- The bank is not responsible for wrong data registered by the customer at the website of the reward program
- The bank is not responsible for any data inserted in the Air flight booking program

- The terms and conditions of the Airline company will be applied upon using the Online travel service on the BDC reward program
- The bank have the right to terminate the reward program at any time without any notification
- Upon Customer death , it is not allowed to use the points and will be cancelled
- The bank is not responsible or have any relationship with any other website than Banque Du Caire website for reward program (Qahera Rewards)
- The bank is not responsible for the quality of the goods or services the customer purchased from the merchant
- The terms and conditions of the Reward program and the terms and conditions of the credit cards will be applied