

**Terms and Conditions:**

The Bank issues Citibank Credit Card pursuant to the following terms and conditions and such card shall remain at all time the property of the Bank.

1. The following terms wherever used in this agreement shall have the following meaning:
  - Bank: shall mean Citibank N.A. in Egypt, a branch of Citibank New York, located at 2 Abdel Kader Hamza St. – Cairo Center Building – Garden City District – Cairo and its affiliates / subsidiaries in Egypt.
  - The Original Card: shall mean the credit card issued by the Bank to holder of the original card.
  - Original Card Holder: shall mean the person to whom the Bank has issued the original card and opened in his name the card account. Such person shall be legally liable for all amounts due / accrued resulted from using his original card and his supplementary cards if there is any.
  - Supplementary card: shall mean the card that is issued at the request of the original cardholder to a person designated by him. All amounts dues / accruals arising from such supplementary card shall be automatically chargeable to the account of the original cardholder.
  - Supplementary cardholder: shall mean the person to whom the Bank has issued such supplementary card upon the request of the original cardholder.
  - Card Account: shall mean the opened account or the record maintained at the Bank in the name of the original card holder wherein the following entries are recorded: goods purchased, services, cash withdrawal, charges, installment plan, fees and any other expenses or damages that result from the use of the card or its number in any manner whatsoever.
  - Credit limit: shall mean the maximum determined by the Bank from time to time for the ceiling allocated to the card account for both the original card and supplementary card jointly at any time. A portion of the credit limit shall be earmarked and named as “ cash withdrawal limit ” which will be subject to withdrawal .The Bank may change at any time the credit limit or the cash withdrawal limit and notify accordingly the card holder.
  - A personal identification number (APIN) shall mean the number used to verify electronically the identity of the cardholder at the automatic teller machine (ATM).
  - Telephone Personal Identification Number (TPIN) shall mean the number used to verify electronically the identity of the cardholder via telephone.
  - The Issuing Institution: shall mean Master Card International
  - Merchant: shall mean the shop, company, bank, or establishment which accepts the card for payment / settlement the value of goods, services or cash withdrawals.
  - The Receiving Bank: shall mean the bank with whom the merchant enters into contract and deal with it in settlement of the credit card transactions.
  - The Issuing Bank: shall mean the Bank that issues a credit card to its holder.
  - Citiphone: shall mean customer service rendered by the Bank via use of telephone
2. The Bank shall be entitled to request a -collateral / security in order for it to issue the credit card. The Bank shall retain / withhold such collateral / security until the card and supplementary cards have been cancelled and all accrued amounts paid.
3. Card holder shall write his effective signature on the back of the credit card immediately upon his receipt thereof and shall adhere upon the use of the card to its specified credit limit and to the terms and condition herein under.
4. The card and the supplementary cards issued by the Bank shall be subject to terms and conditions of this agreement.
5. The cardholder may not allow any other person to use his card, and shall be at all time be committed to keep APIN and TPIN safe.
6. The cardholder shall sign the sales and cash withdrawal advices/ receipts upon using his card and maintain a copy thereof. However, the card holder shall not be relieved from his obligations for payment to the Bank in the instances that (1) it is unnecessary for him to sign

any of such advices/ receipts, (2) should there be available a card print or should the card be electronically registered at the ATM used by the card holder or, (3) should the card holder requested the merchant to supply him with the goods and services via telephone, internet, or mail and to record the value on his card account. In all aforesaid instances the cardholder shall be committed to settle/ pay the due amounts.

7. The Bank shall not be bound to attach copies of purchased items/ sales or cash withdrawal advices/ receipts with the account statement. In the instance that the cardholder has not contended or submitted a written application to rectify the account statement within thirty calendar days from the account statement date, this shall mean his approval of the particulars of the statement. However, copies of purchases or cash withdrawal advices/ receipts may be provided to the cardholder by virtue of a written application submitted by him and against expenses recorded to his card account.
8. The original cardholder shall notify Citibank in the event he has not received the monthly account statement within 15 calendar days from the statement date specified for receipt thereof. Failure to do so will relieve Citibank from any liability regarding any mistakes in calculating his balance.
9. Upon a dispute on the part of the cardholder, the Bank shall not be bound to credit the value of the advices/ receipts subject of the dispute to the cardholder's account unless such value has been credited to the bank account by the receiving bank or by the issuing institution.
10. Use of the Automatic Teller Machine (ATM) or Point of Sale (POS)
  - a. Upon using the card at any of the automatic teller machines or point of sale to effect any banking transactions or instructions (whether manually or automated / through computer), the bank's records shall be binding and final for all purposes.
  - b. The Bank shall debit / deduct the value of withdrawals or expenses effected by use of the card from the card account of the cardholder.
  - c. Deposit of checks or banknotes are accepted at the automatic teller machines which accept Citibank credit cards; the net value of checks will be credited to the card account after having been fully collected and the bank's account shall be binding and final in this connection.
11. The Bank shall be entitled to disapprove any transaction related to the use of the card without giving any reason.
12. The Bank shall not be held liable for cards refused by a merchant, establishment or automatic teller machine and shall not also be responsible for the quality or condition of goods or services rendered to the card holder by merchants, companies, automatic teller machines or point of sale.
13. The Bank shall not be liable for any loss incurred by the card holder should the bank fail or delay in rendering a banking service or other service as a result of any Force Majeure or power failure or failure to procure equipment, or other reasons uncontrollable by the bank.
14. The Bank is entitled to debit fees and other expenses on the card account. The cardholder shall be committed to pay the fees and different expenses related to his card according to the rates posted by the bank and that such fees and expenses are irretrievable.
15. Interest Calculation:
  - a. Should the existing debit balance fully settled (with the exception of the cash withdrawal) to the bank prior to or on the payment due date, no **interest** will be calculated.
  - b. Interest will be calculated on cash withdrawal as of the withdrawal date and until the full payment thereof.
  - c. If the total amount due in the monthly statement is paid in full before the Payment Due Date, no interest is charged. If you chose not to pay the amount due in full, interest will be charged on the total outstanding balance deducting interest on payments made.

The Bank shall be entitled to change the interest calculation method after giving prior notice and the cardholder will be notified of such change by mail.

16. All transactions shall be recorded in Egyptian Pound on the card account. Transactions made in foreign currency shall be converted into Egyptian Pound according to the exchange rate determined by the Bank upon effecting the transaction.

17. The cardholder shall pay on a monthly basis the minimum amount prior to or on payment due date. Such minimum represents total of the following items:
  - a. Total of the previous amounts, which have become due including fees and charges.
  - b. Amounts in excess of the credit limit.
  - c. A prior fixed percentage from the total payable amount
18. The Bank shall send a monthly account statement to the card holder on the most recent address available to the Bank and including the following details:
  - Name of the card holder, card number, credit limit, and date of the account statement
  - Details/ Particulars of the transactions
  - Total amount due, minimum amount due, and payment due date
19. The card holder shall be deemed defaulter in the following instances, 1) should he fail to pay on the payment due date the minimum set forth on card statement or, 2) should he submit an application to declare his bankruptcy or, 3) should he exceed the credit limit without a permission from the Bank . However, should the cardholder be subject to any of the aforesaid instances, the Bank may cancel the card or request immediate payment of the full existing balance. The Bank shall also be entitled to assign a third party to collect fully or partially its amounts due from the original / supplementary cardholder.
20. Total debit balance including all charges and fees of the card account shall become due and payable immediately in the event of card cancellation, bankruptcy, loss of capacity or demise (of the cardholder). In these instances, the card may not be used and must be delivered immediately to the Bank and the existing card balance be immediately settled. In case card member is delinquent for more than 60 calendar days past due, EIP will be cancelled and the entire EIP outstanding balance will become payable.
21. The Bank shall have the right to retain/ withhold for a period of ninety (90) calendar days any credit balances related to the card holder's accounts after having returned the card to the Bank or expiry thereof and shall also be entitled to settle any existing balances available in the card account by debiting such accounts.
22. Payment may be made at any branches of Citibank in Egypt or at any other location designated by the bank for payment. Payment shall be made in Egyptian Pound and the following payment methods shall be acceptable:
  - a. Cash payment (monies are not to be sent by mail)
  - b. Checks issued for order of Citibank – account number of the card. In this instance the value will be credited (after deduction of charges) to the card holder account immediately following collection thereof.
  - c. Cash transfer to the card number of the card holder
  - d. Permanent instructions from the cardholder to debit / deduct the amount due (of the card number) from his accounts with the bank.
23. The cardholder shall notify the bank in writing of any change related to his address or to any other information provided for in this application; and shall be committed for payment on the payment due date even in the instance his account statement has been subject to a postal delay. Any notification dispatched to the cardholder on the most recent address recorded by the bank shall be deemed duly served and shall come into effect.
24. The cardholder may at any time cancel his card by notifying the Bank in writing (of his intention to do so), and must return his card or any other supplementary cards attached with such the notification. Cardholder will remain liable for payment of the amounts due resulted from his use of the card according to the conditions herein. The Bank may cancel, recover or discontinue renewal of the card without a prior notice to or consent of the cardholder and without giving any reasons.
25. The cardholder shall immediately notify the Bank should his card be lost or stolen as follows: (name, card number, expiry date, date and time of the card loss). He must contact immediately the credit card section at the Bank advising it of the loss incident. This is to be followed by a written confirmation signed by the cardholder indicating the aforesaid details. The cardholder will remain responsible for all amounts set forth on the sales and cash withdrawal advices/ receipts or otherwise/ other transactions effected by the card until the date / time on which the bank has received a written notification that such card has been lost. Moreover, a report for the incident is to be filed at the police station, a copy of which is to be

handed to the Bank. The cardholder shall refrain from using the card, which he reported lost and shall return it to the Bank in the event he finds such card.

26. The Bank shall have the right to inform any third party of the data related to the card holder's accounts when deemed proper by the Bank and shall be entitled to issue / generate any special data related to the card holder's accounts or records abroad.
27. The Bank shall be entitled at any time and at its sole discretion to totally or partially assign, transfer and sell to a third party in any manner whatsoever any of its rights under this agreement or under any other instrument related to the card without a need to have the card holder's consent.
28. The Bank shall be entitled to record the telephone calls of the cardholders when they contact Citibank or when cardholders are contacted by Citibank staff.
29. The card holder can give instructions related to transfer of monies or to banking transactions pertaining to the his credit card accounts via facsimile machine, Citibank Online, telephone, telex, mail or to hand it to the Bank by a dispatcher. The Bank shall be entitled for any reason whatsoever and at its sole discretion to effect or not to effect the instructions sent by any of the aforesaid methods. The Bank shall also have the right to verify the authenticity of such documents or instructions by any means the Bank deems appropriate. The cardholder agrees and confirms that these transactions are effective whether they are carried out by the original or supplementary cardholder and may not object to it by any way of objections.
30. For the purpose of Insurance only: I hereby declare that I am less than sixty (60) years old, capable of work, not suffering from any type of total or partial disability, and has not been absent for more than fifteen (15) consecutive calendar days from work, and has not been hospitalized for more than ten (10) consecutive calendar days during the last two years, and that I have not been suffering during the said period from any critical surgery related to cardiac or varicose or severe blood pressure or cancer or diabetes or kidney and liver failure or pneumonia.
31. The Bank reserves its right to amend and change such terms and conditions from time to time and shall notify the cardholder of such amendments by mail. Use of the card following enforcing such amendments (whether or not cardholder has received them) shall be deemed as an acceptance by the cardholder of such amendments that therefore become binding.
32. This agreement shall be subject to the Egyptian Laws and any dispute arises out in connection with its interpretation or execution shall be subject to the jurisdiction of Cairo Courts with all its degrees. Expatriates shall accept the Arabic text submitted by Citibank to the said courts.
33. The cardholder allows the Bank to notify him of any data/ statements deem proper by the Bank via SMS/ messages on his cellular phone, email box, or by mail to his address.
34. Upon signing the credit card application and for the purpose of facilitating the decision making process by the Bank regarding this application, the applicant grants the Bank the right to collect all related and necessary information and data whether such information or data is of financial nature or otherwise, or whether has been collected from banks operating in Egypt or abroad. The applicant also permits the Bank to share the information and data obtained from any third party whether in Egypt or abroad. In the instance of disapproval of the application submitted for issuing a credit card or should the applicant decide for any reason whatsoever to discontinue the credit card process (to obtain the credit card) following his receipt of bank's approval letter, the applicant will have the right to recover the supporting document submitted by him in this connection within ten calendar days from the date of his receipt of the Bank 's approval or disapproval letter, and that after such period prescribed the Bank shall not be liable for or committed to return such documents.

***Terms and conditions (from 35 to 41) shall be applicable only to Citibank Vodafone Credit Card:***

35. The cardholder will be granted reward points for using the card; Citibank shall reserve its right in amending all details of rewards program and the cardholder will be notified by mail of such amendments which include but not be limited to number of points of granted for volume of use, value of the points granted, and conditions for redeeming such points.

36. Citibank reserves its right to halt granting and redeeming the said points without giving any reasons.
37. Citibank shall not be held liable for any disagreements or disputes which may arise out between the cardholder and the partner of the issue (Vodafone) in any matters related to the card.
38. Citibank is permitted to obtain the information related to the volume of the card holder's invoices and his regularity in payment and any other information as deemed necessary by Citibank.
39. Citibank reserves its right at its sole discretion in converting the Citibank Vodafone Credit Card into "an ordinary " Citibank Credit Card in instance of the card cancellation for any reason whatsoever.
40. The right of cardholder will be forfeited in (having) a Citibank Vodafone credit card should he terminate his subscription with the partner of this issue (Vodafone) and Citibank will be entitled at its sole discretion to convert him into the ordinary Citibank credit card.
41. In case the applicant of this type of card is one of Citibank ordinary credit cardholder, customer shall not request the Bank to return any annual fees for his previous credit card.

***Terms and Conditions (from 42 to 47) shall be applicable only to Citibank – Hospital 57357 Credit Card***

42. Citibank will transfer directly without recourse to the customer the value of points gained on Citibank – hospital 57357 credit card to the Association of Friends of the National Cancer Institute.
43. Points on Citibank – hospital 57357 credit card shall be charged only to the purchases transactions made in the Arab Republic of Egypt.
44. Value of points gained on Citibank – hospital 57357 credit card shall be determined by Citibank and subject to amendment at any time at Citibank sole discretion.
45. Citibank shall be entitled to withdraw or cancel or amend the points program at any time without giving any reasons.
46. Customer authorizes Citibank to provide the information related to him to the Association of Friends of the National Cancer Institute.
47. Cardholder shall not request redemption of the value of points gained on Citibank – hospital 57357 credit card.
- 48. Easy Installment Plan (EIP):**
  - a. The Easy Installment Plan is offered to eligible cardholders to convert the payment of purchase and / or cash advances to equal monthly installments with a pre-selected tenor.
  - b. To calculate the EIP monthly installment, the transaction amount is divided by the payback tenor selected by the customer. To this amount, the monthly finance charge is added which is calculated as a percentage of transaction amount.
  - c. The outstanding principal is deducted from the available credit limit. The total of the principal installment and the finance charge are billed as the EIP installment in the monthly statement until the end of tenor period.
49. Please read the 'Schedule of Charges' that is printed in this Application Form.
50. Sign'n Fly Insurance Program is available only for Gold cardholders. Under the Sign n Fly program, cardholders are covered against accidental death, dismemberment, flight delays, baggage delay, and baggage loss in case tickets are purchased using Citibank Credit Card. Please read the detailed Terms and Conditions are available upon request and also enclosed in the Credit Card Welcome Pack.
51. The Bank will be authorized to apply the payments made by the customer against a specific payment hierarchy. All the payments that Citibank receives from cardholder will be applied in the following order of priority: Cash withdrawal interest billed not paid, cash withdrawal service charge billed not paid, purchases interest billed not paid (including interest portion of purchase and cash EIP), purchases service charge billed not paid, purchases past due and over limit fees, purchases insurance billed not paid, membership fees billed not paid, cash withdrawal balance requested in the statement, purchases balance requested in the

statement including principal portion of purchases and cash EIP, cash withdrawal current month balance, purchases current month balance.

52. In case you make payment on your credit card that is in excess of your billed amount, the Bank reserves the right to return the same excess amount to you by a check sent to the address available on our records.