

# EBANK

## REWARDS AND LOYALTY PROGRAM

### E2E- EASY TO EARN

#### Explanation of points and rewards program:

First: Points calculations:

- Any card holder is automatically eligible without the need for subscription
- Points will be added on every pound the cardholder spend weather using the primary or supplementary cards and the points will be pooled in the primary cards only and this is according to the card type as follows:

Points for every Pound	Card Type
1 Point	Classic Credit Card- MC
2 Points	Titanium Credit Card- MC
3 Points	Platinum Credit Card- MC

Second: Points Redemption

- The equivalent amount on redemption will be based on 0.5%, for example:

Card Type	Total spend	Total points	Equivalent amount
Classic Credit Card	EGP 10,000	10,000 Point	EGP 50
Titanium Credit Card	EGP 10,000	20,000 Point	EGP 100
Platinum Credit Card	EGP 10,000	30,000 Point	EGP 150

Terms and conditions for E2E program

- EBank is the main responsible for setting the T&C and their amendments from time to time in relation to the services offered by the Bank regarding the rewards program, which gives customers an opportunity to earn rewards in the form of points

Definitions:

- The E2E program is a loyalty program that provides EBank cardholders with an opportunity to earn rewards in the form of points as a result of their transactions on credit cards through various payment methods (POS or Internet transactions)
- EBank points: are the points that customers earn on their credit card transactions through various payment methods
- Customer/ Customers: holder/ holders of EBank credit card
- Bank: EBank- Export Development Bank of Egypt
- Website: EBank website, [www.ebank.com.eg](http://www.ebank.com.eg)

EBank E2E program:

- Any card holder is automatically eligible without the need for subscription

- All customers of EBank are registered- points earned on the credit cards will be automatically calculated for free when completing purchases or online transactions in this program
- Supplementary cards are eligible too and the points will be pooled in the primary cards only

Points redemption policy:

- All points redemption process must be completed by the card owner in person, as they are the main beneficiary of the E2E program
- To perform the redemption, the cardholder must contact the bank's call center to request a redemption of points to cashback

Points expiry and cancellation:

- Points earned expire after two years from the date of their calculation and are redeemable at the discretion of the bank. The bank is not obligated to provide any extensions regarding the expired points and does not offer any cash refunds or compensation at all for the expired points in the E2E program.
- In case that the primary customer (Card holder) wants to cancel the credit card he/she must redeem all the accumulated points before closing the card, otherwise all the accumulated points will be confiscated and in this case the customer is not entitled to claim the points
- In case the bank canceled the card for any reason, all the accumulated points will be forfeited
- In case the cardholder died, the points will be canceled as the legal heirs will not be authorized to use any of them

General Terms and Conditions:

- The bank as the right to determine or change the number of points that will be accrued for each pound spend by the cardholder, as well as the equivalent value for redemption
- Earned points are personal and therefore cannot be transferred or assigned to another cardholder or customer and are not exchangeable, refundable or transferable under any circumstances
- The bank has the right, as its absolute discretion, at any time and without liability towards the subscribers in any way and after informing the customer by any means the bank deems appropriate to terminate the E2E program and/or cancel and/or update its features and /o develop and /or add or delete any of the terms and conditions described in this document and/or changing or canceling any contract with the company that offers the E2E program and/or modifying the value of the points earned and/or the method of redeeming them, bearing in mind that the bank's use of any of the mentioned rights may affect the value of those points
- The bank has the right to impose fees on the E2E program or change the terms if the program at time the bank sees best after informing the customers by any way of communication the bank sees appropriate
- In case of disputed transaction where the transaction is reversed, the reward points will also be reversed
- The bank has the right to amend this agreement at any time and after informing the customers by any means that the bank sees appropriate and that your continued use of the credit card after these modifications by the bank is an express acknowledgment from you that you accept these modifications.
- These terms and conditions apply in conjunction with the general terms and conditions for the products of EBank, with these terms and conditions being an integral part of the general terms and conditions for the retail banking products.