

Cards Spend Limits

All Credit Cards are currently capped to <u>2,000 \$</u> (or Equivalent in EGP) monthly international limit for purchase (Inside Egypt) unless customer will be travelling abroad international usage will be enabled during his travel period.

<u>N.B</u>: In case customer needs to use his/ her card abroad ,exceptional approval will be granted to open his card for international usage for a specific period in accordance to the below bank approved limits for each product type.

- All Credit Cards is enabled for internationally Usage as per the below Table from 1st Day of Issuance.
- Below international limits to be enabled in alignment with Credit limit upon contacting our Call, center Via **16710** or our Hotline from outside Egypt Via (<u>0020221236800 or 0020221236700</u>).
- Customer to inform the bank with his / her exact travel duration to open international limits during the Travel period only
- To ensure that your request is implemented in a timely manner, please inform the bank within 3 to 7 days prior to your travel date
- Max duration for enabling international limits will be 30 days from request submission date.
- In case customer will be travelling for more than 30 days then customer has to inform the bank to renew his travel period before expiry with max 90 days while sending a copy of passport stamped with the Date of Departure.
- Customer must inform the bank after his/ her return date and submit relevant travel doc's that proofs Customer traveled outside Egypt during International limits activation (Departure and arrival date Passport Stamp) within max of 90 days from international limits activation /Renewal
- Relevant Travel Documents Shall be submitted through Branch or sent by Email to <u>traveldocs@ebank.com.eg</u> containing the following required documents:
 - Email Subject Containing Activation service "Request no" that was previously sent from the bank for international limit activation
 - Copy of passport
 - Copy of departure date stamp on your passport
 - Copy of arrival date stamp on your passport
 - Copy from residence proof (In case your stay abroad exceeds 90 days)
- In Case customer didn't provide relevant Travel documents within the mentioned duration (90 days from Departure Date) Credit Card will be Closed and that will be considered violation and CBE announced procedures will be taken accordingly with the below actions :
 - Stop your credit cards
 - Report back to the Egyptian Credit Bureau I-Score to be placed in the negative list
 - Include you in list of customers prohibited from issuing credit cards or bene-ting from banking Services in the future
 - Informing the concerned authorities to take the necessary actions
- Customer who want to request card usage outside Egypt with the purpose of education or medical treatment supporting Documents shall be provided and Bank shall have the right to approve or decline customer request upon doc's validation

For External Use



• EBank reserves the right to take an appropriate action in case of any misuse of the credit card in foreign currency.

Credit Cards

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Card Types	Credit Card		
	Classic	Titanium	Platinum
ATM Cash withdrawal local limit Daily	EGP 20,000	EGP 20,000	EGP 20,000
ATM Cash withdrawal Local Monthly	100% Credit limit	100% Credit limit	100% Credit limit
ATM Cash withdrawal International Daily / Monthly	EGP 3,125	EGP 6,250	EGP 6,250
Purchase limit International Daily/ Monthly (outside Egypt)	USD 6,000 or Equivalent in EGP		
Purchase limit International Daily/ Monthly (Inside Egypt)	USD 2,000 or Equivalent in EGP		
Purchase limit Daily	EGP 25,000	EGP 50,000	EGP 100,000
Purchase limit Weekly	EGP 30,000	EGP 75,000	EGP 150,000
Purchase limit Monthly	EGP 40,000	EGP 200,000	EGP 500,000
E-Commerce Local & International Daily & Monthly	EGP 25,000	EGP 5 · ,000	EGP 10 · ,000

- Daily /Weekly /Monthly limits is sharing both (local & international limits) ex: if Purchase done on Classic Credit card for a local transactions 30K EGP per week customer Usage limit will be 10K EGP for the rest of the month locally or internationally.
- Bank shall have the right to restrict or limit international Spending at certain merchant categories Credit card
- Mark- up fees applied for all international transactions 5% in addition to normal Cash advance fees in case of Cash withdrawal.
- Maximum International usage limit will be defined as per the above limits or Credit Card limit, which is lower.
- International usage limits is set on the account level not the Card level (which means customer international limit of the primary and supplementary card can't exceed approved limit for the customer)

Debit Cards

Debit Cards are currently restricted for international Usage.