

**Terms & Conditions of Issuing & Using the Debit Card ( EGP / USD )**
**I. Definitions**

1. **Bank:** Egyptian Gulf Bank SAE, commercial registration no. 88502 issued by Cairo Commercial Registry office, and all its branches in the Arab Republic of Egypt and any of its successors. The head office is located at 45B - North Teseen Street - Fifth Settlement.
2. **Customer:** Means the account holder.
3. **Account:** Means any account opened with the Egyptian Gulf Bank and this includes all types of accounts.
4. **Business Day:** Means any day on which the Bank is open to operate business formally.
5. **Card:** Means Egyptian Gulf Bank Debit Card used to transact over the customer's account(s) locally and/or internationally according to the operating terms and conditions and US Dollar Debit Card that the Bank issues to be used according to what is stipulated in these terms, conditions and definitions and which is used to transact over the customer's US Dollar account linked to it whether it is a current account or saving account as decided by the customer. The card is an electronic payment card that is subject to the international regulations governing the electronic payment cards via international institutions.
6. **Cardholder:** Is the person under whose name the card is issued by the Bank and carries out banking transactions through his/her Bank account. It implies both the primary and supplementary cardholders (if applicable).
7. **Primary Cardholder:** Is the person who signed this request, and for whom the card account has been opened by the Bank in his/her name, and has the full responsibility and liability towards the Bank for repaying and settling all the financial dues resulting from the issuance and usage of the card, as well as any fees, commissions, and other dues resulting from the utilization of the card whether primary or supplementary which is deducted in accordance to the applicable tariff published on the Bank's website and/or in the Bank branches.
8. **Supplementary cardholder:** Is the person for whom a supplementary card is issued as per the primary card holder instructions (The supplementary cardholder age must not be less than 16 years at the date of issuing the card).
9. **Card Usage:** Means using the card for withdrawing cash or purchasing goods inside/outside Egypt or purchasing goods or receiving banking services using the card, as well as making payments through the Internet.
10. **Card Expiry:** Means its period of validity, which is automatically renewed unless there are restrictions from the Bank or written instructions from the customer not to renew it.
11. **Commissions, Charges and Fees:** Means various types of fees that the Bank collects against the services and products provided to the customer or which the Bank pays on behalf of the customer, which can be viewed via the tariff published on the Bank's website or through the branches.
12. **Call Center:** Means the Egyptian Gulf Bank call center and can be contacted by calling 19342 inside Egypt and +202-26733118 outside Egypt.

**II. Terms & Conditions**

1. The customer should review these terms and conditions as they include the full details in regard to customer's obligations resulting from obtaining our Bank's Debit Card (EGP / USD) and how to use it. The customer must also ensure that he/she fully understands them and that he/she shall be able to adhere to them before signing them. The customer's signature on this request is considered an explicit approval from him/her on all the terms and conditions and provisions stipulated in it and this declaration is final and irrevocable now or in the future for any reason or in any capacity whatsoever, and remains valid even after the closure of the account(s) with the Bank. The customer also declares his/her approval that the Bank has the right to amend any or all of these terms and conditions at any time, where he/she can review the applicable terms and conditions at any time through the Egyptian Gulf Bank's website and can obtain a copy of them through any of the Bank's branches if requested.
2. The Debit Card (EGP / USD ) request and the data it includes, and the Account Opening Request and the terms and conditions announced on the website of the Egyptian Gulf Bank S.A.E shall be the contract between the Egyptian Gulf Bank and the customer for issuing and using the debit card(s) (primary/supplementary) subject to this contract. This contract is of unlimited duration and shall be terminated according to the termination conditions set forth in this request.
3. The primary cardholder is irrevocably and unconditionally responsible by the Bank for all expenses and obligations arising from the use of both the primary and supplementary cards as well as the consequences of loss, damage or abuse of the card(s).
4. In case of issuing supplementary card, the supplementary cardholder shall be fully responsible with the primary cardholder, for all the obligations incurred by the cards issued by the Egyptian Gulf Bank to the primary cardholder and undertakes to comply with all the terms and conditions of issuing and using the debit cards applicable in the Bank.
5. The customer should always provide complete and accurate information when completing any of the Bank's forms, never conceal any required information that might be in his/her advantage, and by no means provide false details in order to assist the Bank in providing the services appropriate for him/her in the best possible way.
6. The customer should not, under any circumstances, provide any details of his/her Bank account or any other specific banking information to any third party. The customer must ensure keeping the debit or credit cards, user name and PIN in confidential and secure locations and make sure that the user name and PIN are not kept in the same place.
7. The customer should update his/her personal information including the contact details (residence and work address, email and telephone number). The update should be on a continuous basis, either upon the Bank request or once any change occurs regarding such data. The customer shall be responsible for the data not provided by him/her to the Bank and what may result therefrom.
8. In the event that the customer discovers any unknown, ambiguous or unidentified transactions on his/her account or suspects that any transaction involves theft, embezzlement, manipulation of accounts or deduction of unauthorized transactions from his/her accounts, the customer should immediately inform the Bank and without any delay.
9. In case the customer fails to comply with these terms and conditions regarding the security and confidentiality of data and the protection of cards and passwords, he/she shall bear full responsibility for any transactions executed without his/her consent and the incurred fees and commissions.
10. In the event of any customer complaint, he/she is entitled to submit the complaint to the Egyptian Gulf Bank through any of the Bank means for submitting complaints. The complaint shall be answered within a period that does not exceed 15 working days from the date of its receipt (except for complaints related to transactions with third parties, the customer will be notified of the period necessary to study the complaint according to the nature of the transaction in question). In the event the customer does not accept the content of the response, he/she has the right to re-submit the complaint within 15 days from receiving the response, including the reasons for non-acceptance. In case the final response to his complaint is not accepted by the Bank, the customer has the right to escalate the complaint to the Central Bank of Egypt in accordance with the applicable regulations in this regard. The customer should not submit his/her complaint directly to the Central Bank of Egypt before referring to the Egyptian Gulf Bank. The customer can view the means, rules & detailed procedures of submitting complaints on the Bank's website or by referring to any of our Bank's branches.
11. All correspondences with the customer shall be in Arabic and/or English, through available means of communication, including but not limited to: registered letters - account statements - sms - call center - phone calls.
12. The customer agrees to the Bank's absolute right to accept or reject this request. In case the request is accepted, the customer authorizes the Bank to deduct from his/her account all the fees and commissions related to the service in accordance to the announced tariff on the Bank's website and in the Branches. In case the customer requests to know the reasons for rejecting his/her request, the Bank shall accept or reject the customer's request at its absolute discretion.
13. Issuance and usage of the Debit Card (EGP / USD ) and the supplementary card(s) is subject to expenses and fees which include issuance/re-issuance fees, and renewal fees, in addition to any other fees related to the debit card that are calculated on the basis of the Egyptian pound and the value is deducted in the equivalent in US dollars in accordance with the Bank's applicable tariff, which can be accessed through the Bank's website or through our Bank branches.
14. In case of applying any change to the fees and commissions, the customer shall be notified in advance via sending a text message, registered letter, email or the call center according to the data registered in the Bank.
15. The customer agrees with his/her consent and commitment to (pay/authorize the Bank to deduct) all fees and commissions associated with the service from the account as per the announced tariff in due course.
16. The customer agrees that the Bank shall deliver the card through the courier company that provides the mailing services to the Bank. He/she also acknowledges that providing his/her Identification Document No. (National ID for Egyptians & Passports for Foreigners) and signing the receipt to the mailing company shall be considered as acknowledgement of receipt of the card in person.
17. Once the customer receives the card, he/she should activate it by contacting the Call Center.
18. The customer is absolutely & unconditionally responsible towards the Bank for all the expenses & liabilities resulting from the issuance, renewal, replacement and/or usage of the primary and supplementary cards as well as all the consequences of loss, damage or misuse of the card.
19. The customer should feed his account with sufficient balances to cover the Bank's deduction of expenses & liabilities arising from the use of the card. The customer accepts to deduct the value of the card usage immediately from his account balance.
20. In case of withdrawing amounts that lead to overdrawing the account linked to the card for any reason whatsoever, the customer shall be committed to settle this balance immediately in addition to debit interest & highest debit balance commission on the daily balance calculated according to the announced tariff in due course. In case of non-payment, the customer authorizes the Bank to deduct from any of his/her credit accounts or guarantees in his/her name in the Bank such as deposits, certificates of deposit & others, without notifying or informing the customer or obtaining his/her approval.
21. The customer authorizes the Bank to deduct automatically any amounts that have been credited to the account by omission or error and the customer authorizes the Bank to overdraw his/her account in case the balance is insufficient to take the said action where notifying the customer shall be by posting the transaction and displaying it in the account statement.
22. The Bank is not responsible by any way if any entity rejects the card in the dealings.
23. The Bank is not responsible for any disputes that may arise between the cardholder & merchants regarding the various goods & services obtained via the card. In addition, if the merchant issues a refund voucher for the total or partial amount of the sale transaction made using the card, the Bank shall not credit the account with any refunded amount unless the Bank receives its value from the acquiring Bank.
24. The USD Debit card is issued for international usage only.
25. The usage of USD Debit card is subject to the regulations and limits set by the local regulatory authorities as well as the internal regulations set by the Bank.
26. The Bank has the right to set limits for the card use (withdrawals/ purchases) outside Egypt. If such limits are changed, the Bank will notify the customer through the Bank's website or via sending a text message, registered letter, email or the call center according to the data registered in the Bank.
27. The transactions carried out using the card through the Point of sale or ATMs using the pin code as well as the transactions where the customer uses the contactless card service without the pin code are the absolute responsibility of the customer and is not entitled to recourse to the Bank in case it was proved that there is negligence from the customer. Therefore, the customer should refer to the Bank's website to review the precautions and rules of dealing with electronic cards before using the card.
28. The cardholder is responsible of the safety of both the card and PIN and not to keep them in the same place. In case of loss/theft of one or both of them, the cardholder should immediately stop the card by contacting the call center and then confirm his/her instructions by submitting a written request that explains the incident details. The customer shall bear all the amounts resulting from the use of the card from the date of loss or theft until the Bank receives the stopping request. If found, the cardholder undertakes not to use it and return it to the Bank immediately to be damaged. The customer must submit a request for re-issuance of a new card and/or PIN and this request shall be subject to fees according to the announced Bank tariff in due course.

29. In case of manipulation of the customer's account or theft or loss of the card(s) issued to the customer by the Egyptian Gulf Bank:  
 - The Egyptian Gulf Bank shall be responsible:  
 For the transactions performed after being officially informed in accordance with the approved means of notification (contacting the call center and confirming this via submitting a written request) of account fraud, theft or loss of the card(s), the Bank will refund any amounts/charges that have been deducted, unless if proved by Bank systems and records or the service provider that the transaction was authorized by the customer or by deception from him/her.  
 - The customer shall be responsible:  
 a. If the Bank is assured that the customer has not taken precautionary measures and exerted the necessary efforts to safeguard the cards issued to him/her and all information related to his/her accounts, including but not limited to the pin codes and passwords of the banking services issued to him/her on the account.  
 b. Failure of the customer to immediately report the occurrence of fraud in his/her accounts or the loss or theft of Bank cards issued to him/her.
30. The Bank is entitled to suspend the card use or cancel it at any time while notifying the customer.
31. The customer must verify the correctness of cash and purchase transactions by reviewing the account statement or mini statement/account balance through the ATMs located inside and outside Egypt/messages sent from the Bank to the mobile no. registered in the Bank. In case of objecting any transaction, a written charge back request must be submitted to the Bank along with supporting documents (if any) within the charge back time frame which is determined according to the type of transaction and the network through which it was performed. The customer can know the applicable time frame either by contacting the call center or by visiting the nearest branch. Not submitting a charge back request within the time frame shall be considered as an approval for the transaction and it cannot be disputed after the granted time frame. Also, the Bank shall not be obliged to credit the value of the disputed transaction unless its value has been credited from the acquiring Bank. If the customer's right to claim is not proved, the card account shall be charged with fees according to the Bank's announced tariff in due course.
32. The cardholder must sign on the purchases vouchers and cash advances when using the card and keep a copy of them. In case the cardholder signature is not necessary on the voucher, this shall not exempt the customer from his/her obligation towards the Bank for paying its value if the card imprint is found, the card was registered electronically in the machine. The value will be deducted from the account.
33. The customer is entitled to cancel the card(s) issued on the account by submitting a written request and returning the card(s) to the Bank, where his/her obligation remains valid towards the transactions made by the card till the cancellation date and settling the card cancellation fees as per the announced tariff in due course. The Bank shall execute the customer's request within 5 working days, except in the special cases which may require additional procedures that may delay the execution of the request (including but not limited to the payment of any amounts due to the Bank before the card is cancelled).
34. The Bank shall not be responsible of any loss incurred by the customer if he/she is unable to obtain any service(s) for any reason beyond the Bank's control for example but not limited to force majeure, electricity breakdown, and/or outage of systems.
35. The card is owned by the Egyptian Gulf Bank and is considered as a consignment at its bearer. The cardholder commits to return it to the Bank upon the Bank's request.
36. The customer authorizes the Bank to renew the card upon its expiry without having to obtain the customer consent. The customer has the right to cancel the renewal by notifying the Bank in writing at least two months before the card expires.
37. In case of using the Egyptian Gulf Bank debit card on the Internet, the customer shall be responsible for protecting his/her data, the card data and to perform the transactions with the well-known stores through secure electronic devices and the customer should verify that the websites through which the operations are carried out are safe. The customer should refer to the Bank's website to review the precautions and rules of dealing with electronic cards before using the card. The customer acknowledges that the Bank shall not be liable for any damages or losses that may be incurred by the customer in the event of any negligence from the customer or due to service failure for circumstances beyond Bank control.
38. The Bank shall have the right at any time and without any responsibility to suspend the use of the card temporarily, not to renew the card or re-issue it if the Bank has any suspicions that the card is misused according to reports received by the Bank or as a result of not being able to prove the validity of the transactions with the account holders especially if suspicious transactions have been received from high risk classified countries or whatever reason(s) deemed appropriate to the Bank in its own discretion.
39. In case of travelling abroad, the cardholder has to notify the Bank through the call center or by visiting the nearest branch. If the customer fails to notify the Bank, the Bank shall have the right to stop the card usage abroad.
40. It is prohibited to use the card in any illegal transactions, including any goods/services prohibited by the Egyptian law.
41. The customer declares his/her compliance with all the terms and conditions of the cards issued to him/her by the Egyptian Gulf Bank as well as the cash withdrawals limits set by the Bank. The customer shall acknowledge to use the card for personal purposes only in both cash withdrawals and purchases and not to use it for any commercial purposes or for financing of trade. The customer also declares that the card will not be used by any other person except its original holder and declares that the Egyptian Gulf Bank shall be entitled to stop or cancel his/her cards or take whatever actions it deems appropriate at any time in case of the customer's breach of any of the aforementioned. All the above mentioned shall be an integral part of the card issuance request.
42. In case the Bank finds that a debit card was previously issued to the customer, then this request will be considered as a re-issuance request for the card.
43. It is agreed between the two parties that all the transactions performed by using the card inside Egypt are in Egyptian Pounds and shall be immediately deducted from the account balance. As for all the transactions performed using the card outside Egypt (in different foreign currencies), they shall be evaluated in Egyptian Pounds at the exchange rate announced by Master Card at the settlement date and posted to the account in Egyptian Pounds or in the same foreign currency as deemed appropriate to the Bank. The customer is responsible of the differences in the exchange rates arising from the evaluation determined by Master Card as well as the applied charges announced by the Bank and card limits set for card usage outside Egypt.
44. This request and terms for using the services contained therein shall be subject to Arab Republic of Egypt laws. Any dispute that arises regarding its interpretation or implementation shall be considered by the Cairo Economic Court.
- Terms related to the Self-Selected PIN Service**
- The Self Selected PIN service is applicable to Debit Card Customers.
  - After receiving and activating the card through the Call Center, the customer shall create PIN number through one of the Bank ATMs by following the below procedures:
    - Once the customer inserts the card in the ATM, he/she will be shown a screen containing several options where the customer selects "change PIN" option and enters four digits PIN number created by himself.
    - The PIN number shall be automatically saved in the system so that the customer can use the card once the steps of creating the PIN have been completed.
  - The customer may, at any time, change the PIN number through any of the Bank's ATMs and in case the customer forgets the PIN number, then he/she must submit a written request in one of the Bank branches and in this case a printed PIN will be issued which is subject to fees as per the announced tariff in due course.