

## Fees and Charges

### Cash Withdrawals and Purchase Limits

Card Type	Local		International		Local		International	
	purchase		purchase		Cash		Cash	
	daily	Monthly	daily	Monthly	daily	Monthly	daily	Monthly
Gold	20,000	Up to the card available balance	20,000	Up to the card available balance	7,500	75% of card limit	7,500	100,000
Titanium	150,000		150,000		25,000	75% of card limit	25,000	150,000
Platinum	250,000		250,000		75,000	Up to the card available balance	75,000	200,000
World	Unsecured: 500,000 Secured: 1,000,000		Unsecured: 500,000 Secured: 1,000,000		100,000	Up to the card available balance	100,000	300,000

### Credit Cards Schedule of Charge

Card Type	Interest Rate On monthly basis	Issuance fees	Replacement fees	International Cash Daily Limit	Supplementary Issuance/Annual/Replacement fees
Gold	2.4%	150	150	50	50
Titanium	2.25%	250	250	50	50
Platinum	2.25%	400	400	50	50
World	2%	1000	1000	300	300

### Credit Cards Installments Program Schedule of Charge

Program	Fixed Monthly Interest rate	Admin fees*	Early Settlement fees**
Transaction	1.15%	0%	3%
Cash	1.27%	1%	3%
Balance Transfer	1.15%	1%	3%

\*Admin Fees is calculated on the transaction amount

\*\*In case the client needs to settle the installments before the agreed tenor, then 3% settlement fees will be calculated on the remaining amount not the total amount

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( Issue 1 )  
\*As of February 2020

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## You Need To Know:

- Grace period up to **56** days, after that an interest will be applied as a penalty for the late payment fee with the amount of **EGP 50**
- In case of issue a new credit card for a lost, stolen . . . . . card, customer will bear the card replacement
- Payments through vague and / or unsecured websites, will lead to penetrating bank customer card.
- Protecting cards and the information related is customer responsibility, make sure to not sharing with persons to avoid the risks related thereto.
- All card transactions shall be charged to the card account in the Egyptian pound. Transactions in foreign currencies shall be charged to the card related account after conversion to the Egyptian pound at the exchange rate determined by the Bank from time to time.
- In case of cash withdrawal from the card, an immediate cash advance commission (without a grace period) shall be calculated from the withdrawal date.
- Credit shield: insurance coverage on the card's outstanding balance in case of death
- The outstanding balance on the card account shall be immediately due and payable in full in case of Customer, bankruptcy, loss of eligibility; upon the issuance of a decision of imposing seizure or sequestration on his property or if the card is cancelled upon the request of customer or by the Bank due to breach of any of these terms and conditions.
- Customer is obliged to use the Card within the credit limit granted to the Card. In case of exceeding the credit limit of the card, the Bank shall deduct the fees of exceeding the credit limit on the card account with the amount of **EGP 50**
- In case of non-payment of the minimum amounts due on credit card, the Bank is entitled to report to related Supervisory Authority the names of customer/s and guarantor/s who fail to pay within **180** days after the grace period, clarifying the late payment period and whether any litigation, settlement or client action is taken against their indebtedness.
- Customer shall pay the outstanding balance charged to the Primary and Supplementary card during the grace period, provided to levy interests on the unpaid balance and a late payment fine in case of non-payment on the due date.
- For Card usage outside Egypt, cardholder should notify & confirm with the bank Call Center prior travelling in order to avoid any fault may cause.

## Complaints

For further information or complaints you can:

1. Call **19033** for Mass customers & **19044** for Magnifica & Private customers **24hours/7** days a week
2. Send e-mail to [customer\\_Support@alexbank.com](mailto:customer_Support@alexbank.com)
3. Filling the opinion form available in Alexbank branches
4. In case the customer has any complaint, he/she must contact the bank contact center **19033** for Mass customers & **19044** for Magnifica & Private customers or visiting the nearest branch, where Bank is committed to reply on customer complaint within **15** working days from the date of receipt except for complaints related to transactions with external entities in which the customer is notified with the period required for complaint perusal. If the customer does not accept bank reply, he/she should notify the bank in writing within a period not exceeding **15** working days from the date of receiving bank reply with inclusion of the justifications for customer refusal; for the bank to review and re-investigate the complaint once again, where final bank reply should be within **15** working days accompanied by clear and appropriate justifications especially if the reply does not change. At any case, the customer shouldn't refer to the CBE before submitting his/her complaint to Alexbank and does not receive a feedback on his complaint within the aforesaid periods
5. If the customer objection is not proven to be correct; the customer is obligated to bear complaint examination expenses, which are collected from card balance for international card companies. In case of the correctness of the customer objection, the amount will be directly credited to the customer's account.

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