Rewards Points
Terms and Conditions
1. Eligibility
The following persons shall be eligible to earn Rewards Points:
- Cardholders of Personal Credit Cards issued by the Bank in Egypt.

The following persons shall not be eligible for Rewards Points:
- Any Cardholder of a Personal Credit Card with any payment overdue for 90 days or more or who is otherwise in breach of the Card Terms and Conditions. During any such period no further Rewards Points shall be credited. The Rewards Points accruing during any period where the Cardholder is in breach as above will be credited once any such overdue sums have been repaid or the breach has been remedied to the satisfaction of the Bank.

2. Rewards
2.1. Following the Start Date, Rewards Points shall be credited at such rate as the Bank may decide from time to time for each EGP 1 debited to the Card Account in relation to Eligible Transactions completed after the Start Date, rounded in accordance with the Bank’s procedures.
2.2. Eligible transactions shall include:
- The amount debited to the Card Account, expressed in EGP where the purchase is in another currency, and calculated at the Bank’s then prevailing rate of exchange, for the purchase of eligible goods and services.
- Any eligible balance transferred to the Card Account.
- Such other transactions as the Bank may agree to admit for eligibility from time to time.
2.3. The following transactions will not be eligible for the Rewards program:
- Cash advances, transactions carried out through Automated Teller Machines.
- The purchase of travelers cheques.
- Finance and other fees or charges.
- Credit Card repayments.

2.4. Where the Cardholder disputes any transaction which results in Rewards Points being awarded, those Rewards Points shall be debited. Where the relevant Card Account has been closed, the debited Rewards Points may be debited from any other Rewards balance held by the Cardholder.
2.5. Rewards accruing for Eligible Transactions by a Supplementary Cardholder shall be credited to the Cardholder’s Rewards balance.
2.6. The Bank may at its discretion and after notification, change the types of transactions which are Eligible Transactions.
3. Redemption

3.1. Rewards Points may be redeemed against vouchers and merchandise from
time to time contained in the Rewards website. The Bank may amend
the products and services offered on the www.myrewardspoints.com
website without prior notice. Products and services offered are subject
to availability.

3.2. Rewards Points are not transferable to any other person.

3.3. Rewards Points cannot be exchanged for cash, credit or used for the
payment of any fees or charges payable to the Bank.

3.4. The Bank gives no warranty or guarantee as to the quality, condition or
suitability of any goods or services provided on redemption.

4. Expiry Policy

4.1. Three years expiry policy: Rewards Points collected will be available for
redemption for 3 years following the date they were credited to the
account. Rewards Points that are not redeemed after 3 years will be
deducted from the account and expired.

4.2. Fifteen month inactive account closure policy: Rewards Points accounts
with no activity (earning or redeeming Points) for a 15 month period will
become inactive, expire and closed.

5. Miscellaneous

5.1. The Bank may, by giving notice to Cardholders by such method as it shall
decide, vary these Terms & Conditions, modify, suspend or withdraw the
Rewards program.

5.2. These Terms & Conditions shall be subject to the applicable laws of the
Arab Republic of Egypt and all disputes shall be referred to the
Courts of Egypt.