

### Eligibility Criteria

- This program is exclusively offered to our valued customers who fulfill the criteria set by the Bank in terms of relationship value.
- Minimum salary requirement to be entitled to join the "Arabi Premium" program is EGP 7,000 or maintain a quarterly average balance of EGP 120,000.

### Special Program Pricing

- Monthly subscription fee of EGP 40.
- A quarterly fee of EGP 200 will be applicable in case the quarterly average balance is not maintained, applicable only to clients with no salary transfer.

### Terms & Conditions

1. Customer's signature on the application for subscription to the program "Arabi Premium" shall serve as a sole, unconditional and irrevocable authorization to the Bank to debit the fees and/or commission in addition to the interests and/or other payable amounts on a periodic basis with a prior notice to the customer in this regards, as well as an authorization for the Bank to renew the subscription thereof with this program, and the products and privileges related thereto, from time to time for the same period with a prior notice to the customer with this respect.
2. Subscription of the customer to "Arabi Premium" shall not serve as a prior approval by the Bank on granting the customer the privileges of this program.
3. When the customer attains the age of 60 years, life insurance service will be cancelled.
4. The Bank reserves the right to contact the company for which the customer works to inquire about any details that the Bank considers necessary, and the customer shall provide the Bank with any information or documentation that the Bank requests.
5. The Bank reserves the right, at its sole discretion and without justification or liability, to cancel the subscription of the customer to this program after sending a written notification to his/her official address.
6. In the event of subscription cancellation, all privileges granted to the customer as a result of subscription to the program shall be canceled including the branded Visa Electron card for this program and life insurance service. Interest rates, fees and commissions prescribed for services and products shall apply as approved by the Bank.
7. Credit Cards' terms, conditions and instructions shall be considered valid and applicable upon credit card issuance.
8. All terms and conditions and instructions for the banking products and services (including loans/salary advances) offered by the Bank shall be considered effective upon customer's signature. Subscription of the customer to the "Arabi Premium" program shall be of no effect to those terms and conditions and instructions.
9. The Bank has the right to amend the interest rate on the debit balance and the commissions of the products, either by means of increase or decrease, according to the periodically announced rates by it and with notifying the customer in any method deems proper.
10. Preferential prices granted to the customers within the Bank's privileges shall not apply in case that the Bank carries out promotional campaigns for all customers to encourage them to procure any of the retail products stated within the Arabi Premium program.
11. The customer hereby undertakes to notify the Bank in writing of any change or alteration that may occur to his/her address or phone numbers; otherwise the notices sent by the Bank to the addresses provided by the customer shall be deemed as legal and valid.
12. The customer hereby absolutely, unconditionally and irrevocably undertakes, subject to full liability in case of violation of this obligation, to notify the Bank in writing of any adjustment, change and/or pledge that may occur to his/her salary and/or in case of cessation of delivery of the salary thereof, in whole or part, regardless of the cause thereof.
13. Except for the obvious arithmetic error, the customer hereby acknowledges that the Bank's books, records and accounts are correct and final in relation thereto and that he/she deems as conclusive evidence to establish the amounts payable or which shall be payable under this contract without having the right to object to the same; and that he/she accepts the written certificate issued by the Bank which indicates the amount of the debit and/or claimed amount as evidence against him/her, and further hereby waives the right to challenge the validity of such certificate and any legal right that permits him/her to request producing the Bank's books, records or statements and/or to request expertise for the

purpose of auditing the Bank's accounts, books, records and any documents of whatever type. This waiver includes the waiver of the right to challenge the validity of signatures to any bank transactions or the incompetence or authority of the signatory or signatories thereto.

14. The customer hereby agrees on considering the letters, telegraphs, facsimiles, microfilms (microfiches and the like), computer extracts, photostatic photos or photographs and any means of communication or other documentation that the Bank submits of its files, records, books and accounts, as legal means of proof and the customer hereby accepts to consider the same as conclusive evidence on the validity of the content thereof, and further waives each and every right to object thereto or to any of them for whatever reason of whatever type or source.
15. In case of mistakenly crediting any amounts to the customer's account, the Bank shall be entitled to claim the customer to debit the same amount credited to his/her account to the account thereof; where the customer shall in no case be entitled to claim such an amount.
16. The insurance does not cover any claim related to any condition existing prior to the date of participation in the insurance coverage which is resulted from any of the following: Cancer, malignant tumors, renal failure, hepatic failure or cirrhosis, cardiomyopathy, AIDS, brain hemorrhage and stroke and multiple sclerosis. The coverage of total permanent disability does not include any physical or congenital disability which had existed prior to the date of participation in the insurance coverage.
17. The insurance coverage is subject to the terms and conditions of the group insurance agreement which is signed between the Arab Bank and the insurance company. For further details, customers can visit the Bank's website or contact the call center.
18. The calculation of the amount of insurance for current/savings account customers is based on the average daily balance of accounts that are held for a period of 90 days.
19. Insurance coverage shall begin after receiving the first salary which is duly deposited in the salaries account. The insurance amount shall be calculated as 12 times the amount of the last salary which is duly transferred/deposited in the account.
20. In case the salary was not transferred to the customer's account for three consecutive months, the insurance amount will be calculated based on the current/savings account balances instead of the salary multiples and according to the special conditions for current/savings account customers.
21. The maximum limit of the insurance coverage is EGP 250,000.
22. These terms and conditions shall be subject to the provisions of the Egyptian law, where the courts of Egypt are those chosen by the Bank as courts of jurisdiction over any dispute that arises or related to the application and/or interpretation of any of these terms and conditions.