

ABK-Egypt Rewards Points Program

Terms and Conditions

- ABK Xtra Rewards is a loyalty program that rewards customers with points for using the following products:
 - Credit Cards
 - Debit Cards
- By participating in the program, you agree to these Terms and Conditions, which must be read in conjunction with the terms and conditions governing Credit Cards, Debit Cards, Loans, Account Opening, Deposits, Mobile Banking, and Internet Banking.
- Enrollment in the program is automatic and free of charge; no manual subscription is required.

How the Program Works

Points Accumulation:

Points are earned for every Egyptian Pound spent using ABK-Egypt Credit or Debit Cards.

The following transactions are not eligible for earning points:

- Cash deposits or ATM withdrawals
- Annual card fees
- Interest or commission charges
- Late payment fees
- Non-ABK wallet transactions
- Government-related transactions
- Fuel Payments

Earning Points:

- Card must be valid to earn points.
- Points earned by supplementary cards are credited to the primary cardholder.
- Only the primary cardholder may redeem points.
- Transactions made before the program launch are not eligible.
- Upon card cancellation, all accumulated points will be forfeited.

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Points Earning Criteria:

The earning rate is the same for both local and international (cross-border) purchases.

Type	Card Type	Points on purchases
Credit Card	Classic	0.5 point for every EGP 1
	Gold	0.5 point for every EGP 1
	Titanium	1 point for every EGP 1
	Platinum	1.5 points for every EGP 1
	World Elite	2 points for every EGP 1
Debit Card	Classic	0.25 point for every EGP 1
	Platinum	0.5 point for every EGP 1
	Platinum Wealth Debit	0.5 point for every EGP 1
	Classic Youth Debit	0.5 point for every EGP 1
	Platinum USD Debit	3 points for every USD 1

Note: The Bank reserves the right to amend earning rates at any time and will notify customers prior to any changes using any of the available communication channels.

Special Merchant Categories:

Transactions in the following categories earn 0.5 point only per EGP 1 for all card types:

- Insurance
- Real estate
- Construction
- Construction materials
- Auto/car dealers
- Auto parts

Points Redemption:

- Every 100 Xtra Points = EGP 0.85.
- Points can be redeemed through the Mastercard “Pay with Rewards” application or as cashback on ABK-Egypt Credit or Debit Cards via the bank’s website.
- Redemption rules:
 - Only the primary cardholder can redeem points.
 - All redemptions are final and cannot be reversed.
 - Partial payments are allowed (the remaining balance can be paid by card or cash).

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General

The Bank reserves the right to cancel your enrollment in the ABK Xtra Rewards Program under the following circumstances:

- Your card, account, or any other banking product is blocked, suspended, terminated, or closed.
 - You are subject to legal proceedings.
 - Misuse or commercial use of the card or program is detected.
 - Any of your banking products become delinquent for any reason.
 - You violate any agreement or terms with ABK-Egypt.
- In such cases, all unused points will be forfeited and will no longer be available for redemption.
 - ABK-Egypt reserves the right, at its sole discretion to execute the below actions and notify customers prior to the actions through the available communication channels:
 - Terminate the program.
 - Amend or cancel any benefits or features.
 - Modify these Terms and Conditions.
 - Change participating merchants.
 - Adjust the value of points or redemption mechanisms, including previously accumulated points.
 - ABK-Egypt is not responsible for the quality of goods or services provided by participating merchants. Any complaints or disputes must be addressed directly with the relevant merchant.

Points Expiry:

All earned Xtra Points will expire 24 months from the date they are earned.