

### Pledge Request

- We hereby authorize your bank to pledge the below mentioned depository products on the bases of allocation and commercial possessory pledge in favor of your bank as a security & guarantee for our payment obligations whether we are debtors or joint guarantors.

### Approval

- We hereby declare our consent to subscribe to the bank's electronic services for a Secured Facility and agree, electronically, to the terms and conditions. Our use or operation of the e-service shall be deemed an acknowledgment by us of our prior knowledge of its terms and conditions, as well as our prior consent – without any objections whatsoever.
- We also declare our acknowledgement and approval, electronically, of all the terms and conditions of the Certificates of Deposits / Time Deposits in EGP and Foreign Currency/ Investment Certificates and the conditions of early withdrawal or redemption, investigation permit, pledge request, Secured Facility Contract stated in this document and on its back.
- The Bank shall be entitled to renew the pledged collateral in its favor (by the announced rate at the renewal date), without neither the need to refer back to us no the need to receive a written confirmation from our part.

### Declaration

- We , the undersigned original debtors in the debt secured by pledge & allocation / as joint guarantors of the above-mentioned individual hereby declare that the afore-mentioned pledge & allocation shall remain valid until full repayment of the debt's value secured by this pledge , allocation , its interests , expenses and the commissions payable to your bank in full , and in such a way that this allocation and pledge remains valid and in force under your hands despite the maturity of the (Certificates of Deposits / Time Deposits / My Time Deposits / Investment Certificates) continuing to be a guarantee and security until the full repayment of the afore-mentioned debt and its attachments. In the event the bank renews the facility after its maturity, this shall be considered an implicit consent / approval by the client on the integrity of his balances. We are also aware that this request is considered a guarantee for the depository product against the funding contract concluded between us and the bank "subject to certification by the bank".
- The bank has the right to break and retrieve the depository products and apply set- off between any of its dues towards us or towards any joint guarantors even before the date of maturity of the Certificates of Deposit / Time Deposits in Egyptian or foreign currency/ Investment Certificates, whatever the reason was (altogether without the need for notification or warning and without reverting to us at all despite any objection raised from our side). This allocation and pledge is valid as of the date of this document and we shall have no right to cancel, change, restrict or amend it for any reason after its issuance. We also declare our commitment not to assign any rights to others on the value of these (Certificates of Deposit – Time Deposits – Investment Certificates) which are pledged and allocated only to guarantee the indebtedness referred to in this document and any other indebtedness due to the bank. Additionally, the bank has the right to liquidate the Certificates of Deposit / Time Deposits / Investment Certificates, even before its due date and payment of the debit balances determined in our favor.
- This pledge runs from the date of its issuance where we do not have the right to apply any changes or cancellations for any reason whatsoever. We also certify that no claims would be given to any other party over the pledged funds during its validity period; as they are allocated to secure the indebtedness under the secured facility.
- The bank is entitled to renew the pledged (Certificates of Deposits / Time Deposits / My Time Deposits / Investment Certificates) for its benefit – according to its sole discretion – until the full repayment of the bank's dues under the secured facility. The renewal takes place according to the conditions and the published price at the bank upon renewal; without the need to inform or notify us, and regardless of our opposition.
- We declare that we release your bank from any liability (contractual or default) and from any damages that might arise or from the redeem of the pledged depository products or its renewal or any other procedure related to this pledge.
- We delegate the bank to sign on our behalf on all the documents necessary for the integrity of the pledge subject of this declaration or for its execution or for payment of the bank's dues.
- The bank has the right to collect the value of the interest of the pledged (Certificates of Deposits / Time Deposits / My Time Deposits / Investment Certificates) and deposit it in the debit current account in repayment of any part of the debit balance under the secured facility in this pledge.
- It is agreed that our electronic acknowledgement and approval of this application is deemed a consent from our side to be informed of any information, transactions, premiums, interests or correspondence related to this finance – which the bank discerns to inform us about – via SMS on our mobile number recorded at the bank or via e-mail sent to our e-mail address provided in this application. The bank has the right to notify us of any amendments, obligations or messages related to this finance via an SMS delivered to our mobile number or e-mail as previously mentioned. This approval is deemed final and irrevocable.
- The client acknowledges that he has read this Application/Acknowledgement and has electronically accepted its terms & conditions which are used for reference and necessary action.

## In case of Personal Guarantee

I, the undersigned, being a joint debtor (partner) / joint guarantor, hereby declare finally and irrevocably that I have electronically acknowledged and approved the facility application and all the previous conditions and obligations contained in this declaration. I also declare their correctness and that I have a financial and moral interest in guaranteeing the borrower. Therefore, I hereby, jointly and collectively, guarantee the borrower to repay the debt arising from this loan within the limits of the value of the secured loan and any due amounts including any interests, commissions, expenses and other related charges, of any nature, in accordance with the provisions of this declaration and the facility application attached to this declaration. I declare, jointly and collectively, to guarantee the borrower to pay QNB ALAHLI the balance of this facility including the principal, interests, commissions, charges and adjuncts whenever it becomes payable or due for any reason whatsoever until it's fully repaid .It is understood that this guarantee shall not expire except after the full payment of QNB ALAHLI (first party) dues by the borrower, and that we have no right to hold on to deprivation or division or any of the defenses derived from the provisions of articles 783, 784, 785, 786, 787, 788, 791, 793, 794 of the civil law towards QNB ALAHLI (first party), as it is understood that we have waived our right from now in holding on to any of these defenses.

## Investigation Permit

We hereby authorize the Bank to investigate and acquire information, that is imperative for the creation of such a facility, about us utilizing the source of their choice, including:

- All Banks operating in Egypt including the Central Bank of Egypt (according to law no.88 for the year 2003)
- All Governmental entities, Ministries, Public and Private Corporations, etc. where this permit includes an authorization for internal investigation (from the Bank) as well as external investigation (from third parties).
- The Bank shall have the right to present our data or documents-in case the bank takes any legal action- to governmental entities or private sector or jurisdiction authority or our work entity.

## Acceptance of Secured Facility Agreement

- Pursuant to this, we request the bank to grant us finance in the form of a facility for the sum mentioned in this declaration.
- This facility is to be allocated for the purpose mentioned as per the data included in this application and based on the data stipulated herein. We declare that the bank shall have the absolute authority in evaluating this application and whether to accept or refuse it and without the need to declare any reasons. Our proof for having the value of the mentioned facility is the deposit of its value at our bank account in which withdrawal from it takes place by our knowledge, whether the withdrawal is through withdrawal receipts, checks, or payment orders signed by us, or through debit cards, and electronic means of payment of all types and specifications.
- We hereby declare the correctness of the purpose set forth in this facility application and under our full responsibility. We also acknowledge to use the facility – and any part thereof – for the assigned purpose.
- Reserve and margin: (Being the difference between the bank's entitlements arising out of this finance and the value of the pledged money). We undertake that our debit balance at the bank shall be less than the value of the saving amount based on the percentage determined by the bank.
- We undertake to maintain such margin percent during the whole period of this finance and until it is fully accomplished. If such percent decreases for any reason, we shall be committed to restore the percentage to its former agreed limit, either by cash payments or by increasing the pledged saving account at the Bank within twenty-four hours from the date of our notification through the bank. Otherwise, the balance of this finance, including principal, interests and adjuncts shall become payable immediately without the need to further notification, warning or any other procedure.
- It is agreed that the Bank shall have the right to amend the above-mentioned margin at any point in time after notifying us of such amendment. In such case, we must either settle the difference after the amendments are applied within three days or submit to the bank an acceptable guarantee to serve as a pledge or security. This amendment shall be valid by us if we raise no objections thereto and the facility's debit balance shall become immediately due and payable according to the bank's books and records.
- We undertake as well to keep and maintain the new margin (reserve) percent and to settle the differences to the Bank within twenty-four hours from the date of advising us of the new amendment.
- Contractual (Conventional) interest and commission: Even after closure of the account and until repayment is made in full, interests, commissions, expenses and charges "mentioned in this application" shall automatically apply and be charged to our a/c without need for any warning, notice or other procedure, being as follows:
  - It is agreed that the return is calculated day by day and on the basis that the year is 360 days.
  - We declare our full awareness of due diligence of the interests and their means of calculation, where we also declare that we requested to obtain this financing according to such calculations.
  - Payment method: We are committed and obliged to pay the value of this facility to the bank on monthly installments at any branch without prejudice to the bank's right to calculate the interest during the period lying between the date of granting the facility up to the first installment's due date on the following month. Attached to this request a table showing the number of installments, the value of each premium and the due date of each. This table is considered an integral part and supplementary to this request. It is understood that the value of the mentioned premiums in the attached table includes only the conventional returns and does not include any other dues to the bank in terms of late payment interest, charges, adjuncts and other expenses placed throughout the duration of this facility until full settlement. It is agreed that in case we settle any due amounts at a branch other than our branch, the bank has the right to record such amounts after 2-3 days from deposit date in accordance with the applied procedures by the bank in this regard.
  - It is agreed that the failure to pay any of these installments in whole or in part or to pay interests on due dates for 31 days, then all the installments shall entail and the whole debit balance will be in due and payable instantly without the need for any warning, notice, or any other process, without prejudice to the other banks right .
- Alteration of interest: We declare that the Bank shall be entitled to increase the rate of interest provided in this request taking into consideration to amend the interest rate after we are notified. The notification shall be made through the statements of accounts that are sent to us and include the calculated interests on the debit balance or through announcing this amendment by any other means. The increase in the amended interest shall apply in case we do not raise any objections to such amendment.
- It is agreed that in case we object to this amendment within fifteen days from the date of being notified, the debit balance of the facility shall become immediately due and payable according to the bank's books and records.
- Moratory interests on arrears (Late Payment Penalty): It is agreed that in case we are being behindhand with payment of any installment in whole or in part, whether regarding the principal amount or the interests beyond its due date, a monthly moratory interest on arrears shall apply to the whole amount of the delinquent installment for each month of late payment as per the rate mentioned in this application form. Such interest on arrears shall continue to be computed until full repayment of these delinquents in addition to the interests stipulated under the terms hereof which will be applied and computed, even after account closure, until full payment of the principal amount of the facility as well as payment of interests, charges and adjuncts.
- We declare that in the event of our delay in paying any of the bank's dues, the bank shall have the right to calculate late payment charges which are valid and computed on monthly basis "as indicated in this application form" until the full payment of these delinquents.
- This without prejudice to any of the other rights of the bank that are determined to it in this contract in the event of our delinquent payment.
- Securities and Guarantees: We declare that the Bank (First Party) shall be entitled to withhold and retain any amounts, properties, funds, paper, endorsable instruments or securities owned by us or coming to the bank's possession. Such properties, deeds, or instruments shall be considered under this express declaration, without the need for any other declaration by us, pawned in favor of the Bank as an indivisible security and guarantee of all amounts payable or to become payable by us, as per the Bank's registries. The bank is authorized to recover all the amounts payable to it whatever the reason or source thereof may be, by debiting its account or properties held with us as well as effecting account transfers from and to our accounts with it, all without the need for any warning or intimation.
- Early Redemption: The Bank, at its own volition exclusively, may accept our early redemption request for any part of this facility together with the adjuncts, thereof including interests, commissions, expenses etc. In such case , the bank shall be entitled to calculate the commission on accelerated repayment at the mentioned rate in the application on the accelerated balance of the facility according to the following conditions:
  - a. Elapse of six months from the date of granting the facility hereunder.
  - b. Receipt of a letter from our side including our request to prepay the whole amount of the facility - or part of it- together with the interests and commissions due until the end of the stipulated term hereof.
  - c. The notice of the early redemption is final and irrevocable.
- The bank, in this case, may deduct a partial amount of the interest it decides up, on its own volition exclusively, and that is for the period that starts from the date of actual fulfilment from our side until the scheduled date to fulfill this facility according to the terms and conditions of this contract.
- It is understood that in case the bank agrees to accelerate the payment of a part of the amount of this facility, according to the above mentioned terms and conditions, this partial accelerated payment should not fall below the value of one of the agreed installments in this contract. In this case, the bank has the right to accept to modify the installment amount or the contract duration, provided that it does not exceed in any case, the prescribed period to fulfill the facility. In all cases, the bank must issue a written approval of such amendments.
- In all cases, the second party authorizes the bank to debit his/her account with the value of the amount requested for accelerated payment, or with the available balance in his/her credit account (According to the

arising cases) and this is all according to the bank's discretionary power regarding the matter.

• **Account Statements:** We declare that the statements of account and correspondences sent to us by the Bank shall be deemed correct and confirmed by us unless objection thereto is made within fifteen days from the date of sending them. Should the said period elapse without any written and definite objection from our side, the right to contest them whether at the time being or in the future shall lapse. Such failure to object shall be considered a confirmation made by us regarding the accuracy of the items and balances of our statements of accounts.

• It is agreed that in case of our non-receipt of any of our statements of account -due to any delay occurring from the Bank's side- we shall be obliged to submit a request to the bank for such statements. If we did not request them from the bank, this shall be considered an explicit proof in confirming our receipt of our statements of account; where after that, we shall not have the right to claim any non-receipt of these statements.

• We hereby declare and acknowledge that the Bank's books and accounts shall be considered a decisive evidence for the amounts due or will become due by us under this facility. We also declare that the Bank's entries and accounts are final and accurate as concerning us, and that we have no right to contest them. We also waive in advance any legal right that would allow us to claim that the Bank's accounts be examined by a court of law or that its books and entries be produced before a court of law.

• **Expenses and charges:** The bank is authorized to charge our account with all various expenses spent by the bank in the occasion of this financing, including legal fees and duties, postage and fiscal stamps as well as all other expenses paid by it in this connection. If the debit balance that shall result from this financing is collected through ordinance, we shall be obliged to pay to the bank all the fees, expenses and duties that would result from using this method. The interests and commissions stipulated hereunder shall apply to such expenses without the need for any warning or notice.

• **Assignment and Transfer:** We declare our acceptance henceforth to the assignment by the Bank, whenever or to whomsoever it should desire, regarding the debt arising here from (whether such assignment is regarding the whole or part of such debt, without the need for obtaining any further consent from us). We also authorize the Bank to enable the assignee to obtain whatever information needed about us or any of our dealings and transactions, as this is considered an authorization from our side to furnish any kind of information presented to third parties that might be necessary for carrying out any work, practice, power, or right with which it is vested hereunder.

• **Closure of the account:** It is agreed that the Bank shall be entitled at any time to close the indebtedness accounts hereunder without giving reasons. In such cases, all various securities shall remain valid without the need for any warning, intimation or other procedure, where the amounts payable to the Bank shall become due and payable promptly. Closure of the account shall not hinder continuation of the due interests', commissions' and adjuncts' calculation hereunder, which shall be chargeable to our a/c until full payment. We shall have no right to claim any indemnity, whatsoever its source or type might be, due to closure of the accounts of the facility.

• **Debt Falling due and payable:** The whole amount of the debit balance resulting from this facility shall become immediately due and payable forthwith. The contractual interests and interests in arrears shall apply thereto without the need for any warning or notice, in one of the following cases :

- a. In all cases where- by law- the debt becomes due and payable before due date.
- b. Upon our violation of any of this contract's conditions or upon our violation of any of our obligations in any other credit facility that is granted to us by the Bank.
- c. If any of the data mentioned in this contract turns to be inaccurate
- d. In case of our breaching any of our obligations in any other credit facility granted to us by any other bank.
- e. In case of our death, our loss of capacity for any reason whatsoever.
- f. In case, any of our creditors took any legal action against us.
- g. In the event of insufficiency of any guarantees/securities or stipulated insurances that guarantee the facility subject of this contract.

• We hereby authorize the Bank in completing the required data in any source of repayment presented by us to settle any of our due obligations mentioned in this contract.

• **Multiplicity of obligations of the Debtor:** We declare that in case of multiplicity of our debt obligations towards the Bank, we authorize the Bank to opt for settlement of any one of which prior to the other at any time -at its discretion- without any objection on our part and according to the sole desire of the Bank through debiting our credit balances (if any.)

• **Indivisibility of the facility / obligations:** It is agreed that the debt due to the Bank shall be indivisible; thus any part of the securities and warranties which we assumed hereunder shall be indivisible and shall be jointly and severally binding to our successors of whatever degree and shall all remain valid and effective until payment in full of all the debit balance amount resulting from this facility.

• **Transfer, conveyance, incorporation and consolidation of the various accounts:** Pursuant to this, we authorize the Bank to effect at any time at its volition, transfer and conveyance of our accounts from one account to the other, and to incorporate and consolidate our various accounts and transactions into one sole account whether with one branch or several branches without need for any advice or consent on our part. We also authorize the Bank to effect setoff between our various debit obligations with all its branches on one side and its credit balances with it on the other side whatever the reason or source of such obligations may be. The bank may enter the debit balances of the consolidated accounts and any other obligation to the debit side of this facility provided that they shall be guaranteed by the securities hereunder.

• It is agreed that the bank shall have the right to transfer the sums deposited in foreign currencies in our accounts at the bank to the currency of this facility according to the published rates announced from the Bank on the day of the transfer. The bank shall have the right to use the outcome of this transfer in fulfilling the debit balance resulting from this financing at any time the bank shall find adequate and without the need to any further approval from our side.

• **Sums Deposited from our side:** We hereby declare that all the bank transactions including deposit etc, whether effected by ourselves or through a proxy for us, shall be of our own funds and properties of legitimate sources and are not collected or yielded to us directly or indirectly through any of the crimes penalized legally. We also undertake hereby to update our information and documents submitted for this facility -for any reason- as per the requirements of the provisions of law No. 80/2002 in respect of combating money laundering in Egypt.

• **The insurance:** It is agreed that in case the bank issues an insurance policy for our account and in favor of the bank to cover the risk of death and total disability, the bank shall be solely entitled to exchange the value of the insurance policy. In this case, we authorize the bank to use the value of the certificate to fulfill any of our debt obligations. It is understood that in case of providing any false statements to the insurance company that issued the life insurance certificate, the insurance company shall be entitled to reject any claim for insurance coverage.

• It is understood - and agreed as well- that in the event of the Insurance Company's rejection to fulfill the value of the certificate for any reason, all the debit balance and its payable interests shall become due promptly without the need for warning or notification as we and our successors are committed - to pay the value of the debit balance that shall result from this financing.

• It is agreed that the insurance stated in this article is not to be considered – under any condition – a means to clear our conscience before the Bank nor to be considered an optional or alternative obligation towards any of our commitments mentioned herein in this contract especially that related to our settlement of the full debit balance resulting from this financing.

• The terms and conditions of the Application to open our Account at the Bank shall be complementary to this contract and its provisions.

• **Elected domicile:** We declare that we have chosen the address indicated in this contract as the elected domicile throughout the period of validity hereof so that any and all correspondences, formal and informal notices, initial pleadings and all proceedings can be addressed to us thereat. Otherwise, we shall promptly notify the Bank upon any change in the said address via formal notice. The books and documents of the Bank, their copies and all other papers shall be considered as an



evidence for the correctness of the correspondences' direction and an enough evidence of the contents thereof.

• Jurisdiction: Cairo courts shall have competency to settle any dispute arising in respect to this contract according to the type and limit of competence of each under the law.

in the Central Bank of Egypt creditworthiness negative lists. The consequences of this action are:

a. Their Egyptian banks will not proceed in granting facilities to such clients listed in the negative list.

b. The client will remain registered in the CBE Negative List as follows:

For three years: in case of rescheduling and in case of missing the payments' due dates.

For five years: in case the due payments up to 1 million.

For ten years: in case the due payments for more than 1 million.

• According to this agreement, we authorize the bank to debit our accounts with I-Score investigation fees without the need for any further approval from us or any other process.

• In case the client is listed in CBE negative list, he becomes not eligible to receive any credit facilities from the Bank.

• Since the bank will not grant the client any credit facility against CDs if he was found registered on the CBE Negative list, the client will be fully responsible for the consequences; which shall entail the impossibility of breaking the CD prior to 6 months of its issuance date.

• It is agreed that if the client submits an application for a foreign currency cash loan, the client must have a source of income in any foreign currency. The client must also withhold at the bank a Time Deposit / Depository Product in the same currency.

• It is understood that the client shall maintain the mentioned source of income, as well as the valid Time Deposit / Depository Product withheld at the bank throughout the loan's duration and until full settlement including principal, interests, commissions, fees and adjuncts. If the client breaches any of these obligations, the loan's debit balance shall become immediately due and payable forthwith without the need to notify, warn or take any other action.

• It is also agreed that the client shall repay this facility and all its adjuncts in the same currency of the facility. In addition, the client acknowledges to make available the necessary foreign currency to repay the bank's dues arising out of this agreement from his own personal funds. It is understood that the client is not permitted to request the bank to provide any part of the sums due on the client in another currency other than that of the facility, as this is the client's responsibility without any obligations on the bank in this respect.

• It is agreed that our signature on this application is deemed as an approval from our side to inform us of any information, transactions, premiums, interests or correspondence related to this finance – which the bank discerns to inform us about – via SMS on our mobile number recorded at the bank or via e-mail sent to our e-mail address provided in this application. The bank has the right to notify us of any amendments, obligations or messages related to this finance via our mobile number or e-mail as previously mentioned. This approval is deemed final and irrevocable.

• It is understood that the bank has the right to amend all fees, penalties and others according to its sole discretion. Any amendment shall be effective and applicable once acknowledged by the bank without the need to notify, warn the client or to take any further procedure.

• Moreover, the bank has the right to amend all types of commissions including early repayment commission, contained in this contract, according to its sole discretion once the client is notified of such amendment. Any amendments to the terms and conditions of this contract shall be communicated to the client through any means seen appropriate by the bank either through a letter, SMS message delivered to the client's mobile number, inserting such amendment in the client's account statement or any other means discerned by the bank.

#### **Customer Rights protection Terms and regulations**

• Out of the bank's concern to its customers interests and rights: The customer/guarantor before signing this contract should :-

• Read precisely all of the terms and conditions of this contract specially what is related to the return rate and it's nature (Flat / Floating) and method of calculation and payment dates

• In case we will use the facility to settle an old facility at another bank, The bank has the right to hold the amount granted until the client fulfills the settlement process through the other bank.

• In case we will use the facility to settle an old facility at the Bank, we authorize the Bank to settle our old facility.

• The delayed clients in paying the Bank's facilities due payments and installments for more than 180 days after the due date, will be included

• Inquire from the authorized employee about any confusions or ambiguity in the definition of any of the contract's conditions.

• He / The client has the right to object within fifteen days to any of the account statements notified to him from the bank

• The client's / guarantor ' if found' signature on this contract shall represent a clear declaration from him to all the terms and conditions and his acknowledgement "client/guarantor" of all it's conditions especially those related to the effects of non-payment or delay in payment to any of the due amounts on the client in it's due dates and the procedures taken by the bank to collect it's right and also the effects and consequences of reporting their stoppage of payment whether to the central bank or to the credit assessment companies

• If the joint guarantor maintains an account at the bank , the bank shall be entitled to use all of the balances of the guarantor client in the payment of the debit balances of the guaranteed client.

• According to the rules regulating the registry of credit and issued from the Central Bank of Egypt , Failure of payment to any of the Bank's dues arising from any credit facility will result in the obligation of the bank to inform the Central Bank of Egypt of the customer and guarantor – if found – of the stoppage of payment and that notification shall result in inserting the client and guarantor among the list of the bank's client irregular pattern list of payment at the Central Bank of Egypt and Egyptian I-Score company and what follows it from prohibiting the dealing with them with any of the Egyptian Banks , so the Bank Shall notify the client and guarantor of stoppage to prevent such consequences.

• The bank in this case shall be entitled to take all of the necessary legal measures to fulfil it's rights as well as the banking procedures taken in such cases.

• In case of the full repayment of the debt , the Egyptian I-Score Company shall be notified of the expiration of the indebtedness and the client is to be provided with a clearance once it's requested in addition to returning back the fulfilment documentation unless it had been used to collect the paid indebtedness

#### **Procedures required to submit a complaint**

• The customer has the right to submit a complaint to the bank in the event he objects to any banking operation that has taken place on his account or if he suspects there is a fraud to his accounts or any of his transactions with the bank according to the following details:

**Firstly:** The client is entitled to submit his complaint in several ways according to the following: -

- Complaints box found in the branches
- Tablets found in some of the branches
- Hotline at the contract center no.19700
- Email: Quality.feedback@qnbalahli.com
- Bank's Website www.QNBALAHLI.com
- Quality Management Department / Central Unit for Customer service:  
5 Champollion Street - Downtown - Cairo

**Secondly:** The Bank shall be compelled to respond to the complaint (through writing or email) within fifteen working days from the date of receiving it except for complaints related to transactions with foreign agencies where the client would be notified with the required time to examine his complaint.

**Third:** In case of the client's non-acceptance to the Bank's reply, He shall be entitled to notify the bank with his reasons of objection within fifteen working days from the date of his notification of the bank's reply otherwise it would be considered as an acceptance by him to what was mentioned in the bank's reply.

**Fourth:** If the customer objects to the bank's reply, the bank shall re-examine the complaint and notify the client of the final response within fifteen working days from the date of submitting the objection.

**Fifth:** The client has the right to escalate his complaint to the Central Bank of Egypt in case he objects the Bank's final reply or in case he did not receive any reply to his complaint.

• We acknowledge that we have received a copy of this Application/Acknowledgement on the date of its signature for reference and necessary action.

• Copies: The present contract has been drafted in both Arabic and English languages, and in case of any difference between them, the Arabic version shall prevail

## Customer Approval

### Pledge Undertaking:

- We hereby declare our consent to subscribe to the bank's electronic services in connection with the Pledge Form and agree, electronically, to the terms and conditions. Our use or operation of the e-service shall be deemed as an acknowledgment by us for our prior knowledge of its terms and conditions, as well as our prior consent – without any objections whatsoever.
- We, the undersigned, as original debtors in the pledged liability /as joint guarantors for the above-mentioned client, declare and consent, electronically, that the pledge stated above shall remain effective until the full repayment of our pledged liability, its interests, expenses, and commissions due to the bank in full. This pledge remains in effect and valid even after the maturity of the deposit(s) that shall be kept as collateral and guarantee for the repayment of the above-stated liability.
- The bank is authorized, even before the maturity date of the deposit(s), to redeem the pledged amount and set off any amount due and payable by us or by the joint guarantors,
- For any reason, from the value of the deposit(s) pledged from our side without the need for warning, notice or reverting to us in any way despite any objections raised from our part.
- This pledge is effective starting from the date of its issuance. We do not have the right to revoke, modify, limit, or amend it for any reason upon its issuance. We also declare that no rights would be established to any other party over the pledged deposit(s) or over any other liability held by the bank as a collateral.

### Pledge Cancellation Undertaking:

- We, the undersigned, electronically authorize the bank to un-pledge the above-mentioned security for fulfilling our liability to the bank.
- Pursuant to this application, we declare to authorize the bank to maintain the data and photocopies of documents that have been imported into the system. Moreover, we declare that we have read and consent to the terms and conditions of the afore-mentioned service.

## Investigation Permit

- We hereby approve and authorize the Bank investigating entities and its employees to acquire all needed information about us at the Central Bank of Egypt (CBE) or at all Banks operating in Egypt or abroad whether falling or not falling under the supervision of CBE; and whether this information relates to debit or credit accounts. This authorization includes the Bank right to investigate about us at all sources as seen necessary by the Bank investigating entities to reach its purposes. It also includes investigation about us at governmental and non-governmental entities, Public and Private Corporations, Supervisory bodies, other bodies, in addition to any other sources which the bank deems appropriate.
- We agree that the Bank investigating entities may exchange such information with other Banking units, investigation companies, credit rating companies, leasing companies in accordance to Article 88 of Law No. 88 for year 2003.
- We also authorize the Bank to disclose our information and present our documents in case the bank takes any legal action - whether civil or criminal - against us to preserve its rights in front of all governmental and non-governmental entities, Public and Private Corporations, and jurisdiction authorities. This authorization is valid for the present or future and is binding to our successors.
- All our transactions, revenues and other sources of income are the outcome of legitimate sources established by proper norms, local and international laws and are in accordance with the anti-money laundering regulations.
- By this electronic agreement, we hereby consent that the bank has the right to authorize third parties to perform the above-mentioned. Moreover, we declare our approval, electronically, that this declaration and authorization is irrevocable.
- Pursuant to this application, we declare to authorize the bank to maintain the data and photocopies of documents imported into the system. Moreover, we declare that we have read and consent to the terms and conditions of the afore-mentioned service.



## Personal Loan Purpose Declaration Form

## إقرار الغرض من القرض الشخصي

Reference to the request submitted by us today in relation to obtaining a credit facility via the internet banking service.

We would like to inform you that is understood to us that your consent for granting us this credit facility is on the basis of utilizing it within the purpose determined in that request and subject to not utilizing it in any commercial business. Accordingly, We herein, declare to use this credit facility within the scope of the purpose determined for it. It is also understood to us that pursuant to the provisions of Article 104 of Law No 94 of 2020, the bank has the right, by any mean it considers, to ensure that the credit facility is used within the purpose for which it has been allocated. And It is prohibited for us to use it in any other purpose.

We are committed to disburse the credit facility amount by means of certified cheques, bank transfers, or direct debit cards.

We also declare that the bank is entitled, at its sole discretion, in case of our violation of the afore-mentioned declaration, and in accordance to the bank's absolute discretion, to demand our full repayment of the credit facility including principal, interests, commissions and any other adjuncts.

This undertakings and declarations constitute an integral part of the said credit facility contract, as well as of the implications arising therefrom, including that in case of our default to any of this undertakings and declarations it, the credit facility tenor falls due and its debt balance should be repaid, without prejudice to any other rights of the bank.

This is a declaration on my part.

نشير إلى الطلب المقدم منا اليوم بشأن الحصول على التمويل الائتماني وذلك من خلال الخدمة المصرفية عبر الإنترنت.

نود الإحاطة بأنه من المفهوم لنا أن موافقتكم على منحنا هذا التمويل الائتماني قائمة على أساس استخدامه في الغرض المحدد بذلك الطلب وبشرط ألا يستخدم في أي عمل تجاري.

لذا وبموجب هذا نتعهد باستخدام التمويل الائتماني في حدود الغرض المحدد له، كما أنه من المفهوم لنا أنه عملاً بحكم المادة ١٠٤ من القانون رقم ٩٤ لسنة ٢٠٢٠ يحق للبنك "بإية طريقة يراها" التأكد من استخدام التمويل الائتماني في الغرض المخصص له ويحظر علينا استخدامه في غير ذلك الغرض.

ونلتزم بأن يتم صرف مبلغ التمويل الائتماني بموجب شيكات معتمدة، تحويلات بنكية، وكذلك بطاقات الخصم المباشر.

كما نقر أنه يحق للبنك وفقاً لإرادته المنفردة في حالة إخلالنا بتعهداتنا المتقدم ذكرها ووفقاً لتقدير البنك المطلق أن يطالبنا بسداد كامل قيمة التمويل الائتماني من أصل وعمولات وأي ملحقات أخرى.

تمثل هذه التعهدات والقرارات جزءاً مئماً لعقد التمويل الائتماني المذكور وبما يترتب على ذلك من آثار والتي منها إنه في حالة الإخلال بأي من هذه التعهدات أو القرارات يحل أجل التمويل ويتعين سداد رصيده المدين وذلك دون الإخلال بأي من حقوق البنك الأخرى.

وهذا تعهد منا بذلك،