

What is Banking

Banking refers to the industry and services related to handling financial transactions

- Accepting deposits & savings
- Opening Accounts
- Making loans
- Making Credit Cards
- Providing services such as currency exchange

ABOUT CIB

Who we are

The bank to trust

- CIB is the leading private-sector bank in Egypt, offering a broad range of financial products and services to its customers, CIB's strong brand and growth in retail and SME banking segments continues to introduce new customers to the bank. As a result, CIB has succeeded in becoming the most profitable commercial bank operating in Egypt for more than 40 years.

Our Values

Putting our customers first, we lead the market with agility and integrity

Customers First

- We listen proactively to our customers to understand their needs and expectations
- We integrate the voice of the customers in new product and service developments
- We go the extra mile when serving our customers
- We optimize our processes to deliver highest value and a seamless experience to our customers
- We measure and benchmark customer engagement KPI's and integrate them in our leadership evaluation

Lead The Market

- We strive to offer the best products and highest quality service
- We aim to invest further to strengthen and enhance our market position
- We provide an environment to our employees where everyone can give their absolute best
- We train and equip our employees to be best prepared for a constantly evolving financial service market
- We are a role model in implementing national initiatives and regulatory guidelines

Agility

- We embrace a changing market environment and respond decisively and swiftly
- We release new products and pilots quickly to test and optimize them in a real environment
- We are open to try new things, but rigorous in evaluating it's success and happy to accept mistakes
- We collaborate proactively within cross-functional teams and limit vertical hierarchies to a minimum
- We leverage technology to support, facilitate and automate our processes and time to market

Integrity

- We hold ourselves accountable to a higher standard of responsibility
- We are doing the right things, even if it is commercially less attractive
- We communicate clearly what we can deliver and keep our word
- We do things right and create solutions that work
- We fully comply with all regulatory and compliance standards and apply zero tolerance to misconduct

Main retail Products

Assets

Credit Cards

Unsecured Loans

Overdraft

Secured Loans

Bancassurance

Main retail Products

Liabilities

Accounts

Certificate Of Deposits

Time Deposits

Debit Cards

Prepaid Cards

CIB Segments

Segments

CIB Prime



Eligibility Criteria

Liabilities: from EGP 20k up to EGP 300k.

Payroll: Monthly Net salary from EGP 5k to EGP 30k (or its equivalent).

CIB Plus



Eligibility Criteria

Liabilities: from EGP 300k up to EGP 1.5

Payroll: Monthly Net salary from EGP 30k to EGP 80k (or its equivalent).

CIB Wealth




Eligibility Criteria

Liabilities: EGP1.5m up to EGP 19m

Payroll: Monthly net income of over EGP 80k (or its equivalent).

CIB Private



Eligibility Criteria

Liabilities: Starting EGP 20m & Above.

Difference between current & saving accounts

Current account holder can issue chequebook but gives no interest

Saving account holder can't issue chequebook but gives interest

Main Saving Accounts

EGP RETAIL DEPOSITS' RATES

Everyday Savers Rates (do not apply to payroll customers)*

Segment	Prime	Plus	Wealth	Exclusive Wealth	Private
Daily	11.00%	14.00%	17.50%	17.50%	18.00%
Minimum Balance to earn interest	100,00	100,00	250,000	250,000	500,000

CIB Savers Rates (do not apply to payroll customers)*

Segment	Prime	Plus	Wealth	Exclusive Wealth	Private
Monthly	3.00%	4.25%	6.25%	6.75%	7.50%
Quarterly	3.25%	4.50%	6.50%	7.25%	7.75%

* Senior Citizen to receive 0.25% above announced Savers rates for the Monthly and Quarterly frequencies only.

CIB
Credit Cards

Credit Cards

Credit Cards Programs



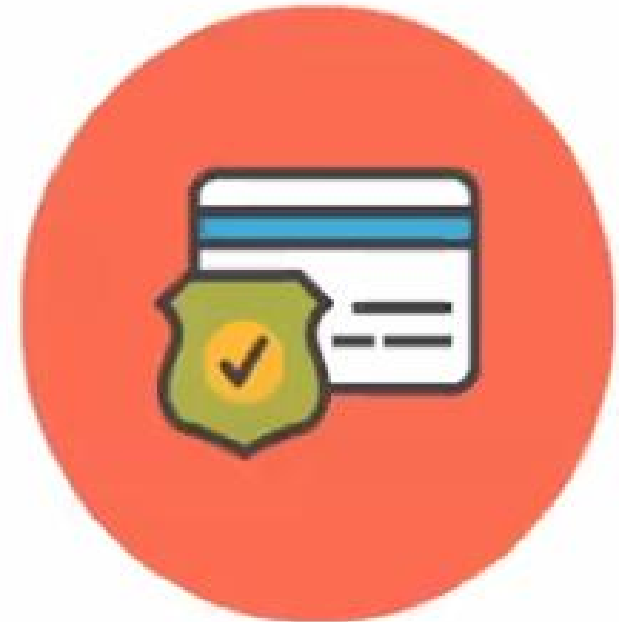
- Cib offers credit cards that give bonus points such as gold , titanium & Platinum cards , and cards that give miles such as Miles everywhere Titanium & platinum cards

Credit Cards Benefits

- **Purchasing Power**
- **Financial Flexibility**
- **Frequent-Flyer Miles**
- **Bonus Points**
- **Cash back**
- **Safety**
- **Grace Period up to 55 days**
- **Card Insurance**
- **Universal Acceptance**
- **Cash, Purchase, & Online Purchase.**

Credit cards securities

- **Call center & SMS activation.**
- **PIN self selection.**
- **Smart chip** on purchases.
- **Free SMS** on transactions.
- **Stop card** at anytime via: call center, IVR, internet banking.
- **Secure Code** for online transactions



What is the available channels to apply for a Credit Card.



Contact Center

Agent will assign request and tele-sales agent will call the customer back to proceed

Website

Customer can apply by CIB website and bank representative will call the customer back to proceed.

Tele sales

Tele sales agents calling potential customer offering credit cards.

Direct Sales

Direct sales representative visiting the companies to offer credit cards for customers.

Branch

Customer will sign the application and provide the documents

Secured Loans

Collateral Type	TD	CD
Age	Min: 21 years	MAX : N/A
Employment	N/A	
Minimum Gross Monthly Income	N/A	
CIB Relationship	Customers holding the required collateral Customers' needs to have a Current Account for secured facility	
Negative Area & Profession	Negative Area: Waived	Negative Profession: Waived
Nationality & Residence	Egyptians: Resident and non-resident	Non-Egyptians: Resident and Non-Resident (valid passport mandatory)
Education	N/A	
Debt Burden	N/A	
Years In Business	N/A	
Life Insurance	N/A	
Property/Car Insurance	N/A	
Tenor	Min: 1 year	Max: 10 years
	Tenor should not exceed 10 years; but could go up to 20 years; subject to Treasury Concurrence & minimum loan amount of EGP 250K.	
Installment	Secured Loans Payment Frequency for All Segments: Installments can be paid on a monthly/ Quarterly / Semi-annual / Annual basis	
Loan Amount	Min: EGP 10k	Max: N/A
Credit History Check	Customer should be currently current in all CIB existing credit facilities	

CD's & TD's Comparison

Item	CD's	TD's
Why?	High Interest	More Liquid
Definition	Long term investment	Short/Medium term Investment
Tenors	3 ,5,7 & 10 years	Starting 1 week up to 2 years
Earning interest	Each period	At maturity / Each period
Types of interest	Fixed, Floating, Cumulative	Fixed only
Breaking	After Lock up period	Any time
Renewal instructions	In case of blocked by credit facility	Available for conventional TD's Only

Unsecured Loans

Payroll Program

Payroll Day One

Payroll Un-coded/Unlisted Application Score Program

Payroll Un-coded/Unlisted Top-up Behavior Score Program

Payroll Un-coded/Unlisted Cross-Sell Behavior Score Program

Non Payroll Program

Armed Forces Income Proof Program

Bankers Program

Self-Employed Business Banking

Occupation based Non-Salary Transfer
Professionals

Plus surrogate Program

High Net worth surrogate Program

Private segment Income Surrogate Program

Surrogates Profile Based – Professionals Program

University professors

Ministry of foreign affairs

Off-Us Surrogate Program

PIL TO PIL BUY-OUT SURROGATE Program on Hold

Loan Buy-out

End-use loans

Wealth surrogate Program

Existing Liability Program