

A stylized illustration of a computer monitor with a dark blue screen and a light grey base.

# Financial Inclusion

A blue ribbon banner with a white border and a slight 3D effect.

## Introduction to Financial Inclusion

A rounded orange button with a white border and a slight 3D effect.

### WHY FINANCIAL INCLUSION?!!

Financial inclusion aims to provide individuals & micro enterprises access to financial products and services that meet their payments, savings, credit and insurance needs, delivered in a responsible, accessible and sustainable manner.



## CBE main strategic pillars to enable financial inclusion :



1

Promoting financial literacy & customer protection

2

Encouraging Entrepreneurship & Start ups by providing non financial services & availing an efficient infrastructure

3

Easy access to diverse financial products and services & Expanding the use of Digital financial services

4

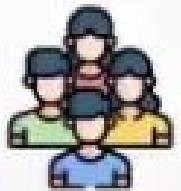
Availing Digital Financial Services & the Enabling the Ecosystem to achieve sustainable growth in the financial sector

## Financial Inclusion Rate in Egypt



Financial Inclusion Rates rose to 70.7% by the End of 2023 compared to 64.8% in December 2022, signaling an overall growth rate of 174% during the period from 2016 to 2023.

# Financial Inclusion Segments



Youth



Woman



Farmer



Entrepreneur



People with Special Needs

# CIB's Role to achieve Financial Inclusion

## Creating the Value Proposition

- Providing the right product to the right customers.
- Raising financial literacy and awareness.
- Enhancing the service model

## Expanding presence

Expanding the banking agent model for onboarding customers and providing financial and non-financial services



## Product Variety

Availing easily accessible digital products & services in addition to other Light KYC accounts & Prepaid cards

## Financial Literacy

Increase the awareness on the financial products internally and externally



Mobile application that allows customers to perform daily financial services such as transferring money, paying bills online and in-store purchasing.

## FINANCIAL INCLUSION PRODUCTS



Meeza prepaid card – Egyptian scheme, Meeza – allowing the customers to perform in-store and online transactions in Egypt.



Bedaya Accounts (Individuals, Current) that allows customers to open an account using their national IDs only.

## CIB's role in Financial Inclusion – Expanding Presence



Agency Banking model that expands the reach of the bank across Egypt, allowing customers to register to specific banking products and perform deposit/withdrawal transactions.



Alignment with the CBE to be present in Financial Inclusion Initiatives.