

Credit cards

CIB's cards offer a variety of features that will transform your banking habits

Credit card types:

1- Platinum Mileseverywhere Credit Card

a. Features

- In order to earn 1 mile, you must spend EGP 10.
- Earn 5,000 Miles as a welcome gift when you use your card in any retail transaction during the first 3 months of issuance.
- Having this card unlocks many benefits such as:
 - a. 100% of your miles will be redeemed against reward tickets, class upgrade, and/or excess baggage
 - b. A 25% discount on the required miles when redeeming your miles on EGYPTAIR flights
 - c. Free access to EGYPTAIR Lounges in Cairo International Airport (Terminal 3).
 - d. Priority check-in at the business class counters when flying onboard EGYPTAIR
 - e. Additional Free baggage when flying on-board EGYPTAIR.
 - f. Free access to Specific MasterCard lounges"

b. Required documents:

- If you want to apply for a Platinum Mileseverywhere Credit Card to enjoy a series of luxurious and convenient benefits, please note that the requirements related to applying to the card depend on your employment type or the nature and type of collateral.
- There are different programs available such as:
 - Cash collateral like certificates of deposit, or saving accounts
 - CIB's payroll customers program
 - HR letter by the employer stating monthly net income, the date of hiring and title. Or bank statement in case you are self-employed.
 - Program of Professionals such as doctors, dentists, clinic owners, engineering consultants and legal accountants
 - Program of University Professors
 - Program for existing CIB account holders"

c. Fees & Charges

- You can check the fees and charges of the Platinum Mileseverywhere Credit Card here: <https://www.cibeg.com/-/media/project/downloads/fees-and-charges/personal-english/fees-and-charges-credit-cards-eng.pdf>"

Credit card types:

2- World Credit Card

a. Features

"An elite combination of benefits awaits! The World Credit Card unites some of the most iconic MasterCard travel, lifestyle and insurance benefits with CIB BONUS Points to offer you an exclusively tailored bundle!

- Earn BONUS Points: 4 Points for every EGP 1
- Indulge in travel benefits (Unlimited lounge access to 900+ airport lounges worldwide)
- Enjoy rewards on your hotel accommodation
- hotels Lifestyle and Shopping
- Unlock exclusive deals, including free premium membership and discounts when you shop online
- Explore exclusive discounts at select shopping villages in Europe
- To learn more about World Credit Card privileges in regard to travel, lifestyle, insurance and shopping, click on the below link to download the MasterCard application and select ""World Credit Card"" from the application. Link:
<https://www.cibeg.com/en/personal/cards/credit/world?>
- We look forward to your use of these plentiful benefits with your World Credit Card!"

b. Required documents:

Please note that the World Credit Card application requirements depend on the employment type or the nature and type of collateral. There are different programs available:

- Cash collateral such as certificates of deposit or saving accounts
- CIB's payroll customers program
- HR letter from the employer stating monthly net income, the date of hiring and job title. If the applicant is self-employed, bank statements are required.
- Program of Professionals (doctors, dentists, clinic owners, engineering consultants and legal accountants)
- Program of University Professors
- Program for existing CIB account holders

c. Fees & Charges

- You can check the fees and charges of the World Credit Card here:
<https://www.cibeg.com/-/media/project/downloads/fees-and-charges/personal-english/fees-and-charges-credit-cards-eng.pdf>

Credit card FAQs:

d. Can I apply for a credit card online?

- Yes. You can apply through the following link
https://www.cibeg.com/en/personal/card?utm_source=chatbot

We will get in touch with you within two working days of submitting the online application.

e. Can I request to enroll in Credit Shield in the credit card application?

- In your physical application, you can opt for the credit shield and once the card is approved, this service will be activated automatically.

f. How long does it typically take for my credit card to be delivered?

- The standard for card delivery is within 8 working days while the premium cards are delivered within 5 working days.

g. Can I hold the delivery and schedule it for a future date and time if I am not available to receive my credit card now?

- In case no one to receive the card at the delivery address, the Undelivered cards are returned to the bank and for redelivery, you need to contact the bank's call center within a maximum of three months from failed delivery. After that your card will be stopped and if you want to redeliver it, you will be charged for the new replacement card.

h. How do I activate my credit card?

- You can activate your credit card through the following methods:
 - 1- SMS, to activate your credit card inside Egypt
 - A. Send an SMS to 1491 from your registered Egyptian mobile number with 02 followed by your card's last 4 digits
 - B. You will receive a security code within a few minutes
 - C. Send the security code back to 1491
 - 2- Call 19666 from your registered mobile number and follow the steps, using your card number and national ID.

Once your card is successfully activated please visit nearest CIB ATM to select a PIN code for your card.

i. When the credit card OTP expires?

- It expires within 2.5 minutes.