

Sales Ai Chatbot↔



10:51 PM

hi



10:51 PM

Welcome to Banque Misr. My name is Awny, and I'll be happy to assist you with any banking-related inquiries or needs you may have. How can I help you today?



10:51 PM

What if my mobile phone or SIM card is lost or stolen what steps should i take?



10:51 PM

If your mobile phone or SIM card is lost or stolen, please contact the Smart Wallet customer care line at 19888 to suspend your wallet. Then, perform a SIM card swap, and contact the customer care line again to reactivate your wallet. You will receive an activation SMS, and your wallet can then be used normally using your new PIN.

Would you like to know more about our security features or other banking services?



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my name is ibrahim, what i yours?



10:52 PM

Nice to know your name, Ibrahim. My name is Awny, and I'm here to assist you with any banking-related inquiries or needs you may have. How can I help you today?



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what loans you have please?



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We have a variety of loan products to cater to different needs. Here are some of the loan products we offer:

- **Digital Small Business Loan "Express":** Provides financing for individual establishments and companies with sales ranging from EGP 1 million to less than EGP 50 million.
- **Loan for Financing POS and QR Code Merchants:** Offers financing for merchants who use POS and QR code payment systems.
- **Short-Term Financing for Working Capital:** Provides short-term financing to support the working capital needs of existing manufacturing, retail, and service enterprises.
- **Financing Societies, Private Institutions, and MSME Financing Companies:** Offers negotiable charges and comprehensive financial services to support the growth and operations of these entities.

Which loan product would you like to know more about, Ibrahim?



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Conditions for obtaining microfinance?



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To obtain microfinance, you need to meet the following conditions:

- **Business Activity:** The activity should be established for at least one year, or if it's a new project, it should be registered for at least three months.
- **Location:** The business activity must be within the city of the branch granting the loan, including nearby villages and centers.
- **Documentation:** Provide all required official documents for credit evaluation.
- **Guarantor:** A joint guarantor must be available, with a comprehensive and favorable inquiry.
- **Client Criteria:** The client must be Egyptian, at least 21 years old and no more than 65 years old at the loan maturity date. If older, the guarantor must be under 60 years old.

Additionally, for our **Financing Societies, Private Institutions, and MSME Financing Companies** product, the eligibility criteria include having the activity established for at least one year, being an Egyptian national aged 21-65, and meeting specific conditions related to creditworthiness and operational history.

Would you like to know more about our microfinance options, Ibrahim?



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: How can I open a Business /Corporate account?



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To open a Business/Corporate account, you can follow these steps:

- **Apply Online:** Use our simplified online process to open an Express Corporate account.
- **Visit a Branch:** Obtain information and apply for services not available online by sharing business details and documents.

Our Business/Corporate account features include:

- No opening fees
- A free company debit card
- Access to online banking

The minimum balance required is EGP 5,000, with quarterly fees of EGP 75.

Additionally, we also offer an **Online Business Account**, which is a commission-free, fully online account designed for business needs. It features no maintenance or administration fees, with €0 charges for ordinary transfers within the European Economic Area, issuing and maintaining a debit card, and depositing cheques at ATMs.

Would you like to know more about our Business/Corporate account options, Ibrahim?



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another question please, Can I deposit cash into my account using my debit card and prepaid card through the ATM?



10:55 PM

Yes, you can deposit cash into your account using your debit card and prepaid card through the ATM. To do so, follow these steps:

- Choose the "Deposit" option on the ATM.
- Select the account you want to deposit the cash into.
- Insert your debit card or prepaid card.
- Confirm the amount and your card details.
- Insert the cash into the ATM.

Please note that the maximum deposit limit with a card is EGP 100,000 per day, and EGP 20,000 per day without a card.

Would you like to know more about our ATM services or other banking options, Ibrahim?