**Product Type:** Long-term deposits

**Product Name:** Long-term Savings & Protection Plan

**Product Description:** The Long-term Savings & Protection Plan is designed to help you save for retirement with affordable premiums. It features regular savings and yearly dividends and provides protection through a predefined lump sum payment to beneficiaries in the event of loss of life. Available in Egyptian Pound and US Dollar, premiums are paid via a free direct debit service from bank account. At maturity, payments can be received as a lump sum, annuities, or a combination of both. Optional coverage for total permanent disability is available, providing a lump sum payment in the case of total disability. Additional contributions can be made at any time to boost investments. The minimum policy term is 5 years with a minimum entry age of 21 and varying maximum entry ages depending on the coverage type. Policy liquidation is allowed after the second year, with flexible contribution frequencies and the option to change the plan annually.

**Product Type:** Long-term deposits

**Product Name:** Certificates of Deposit (5 years)

**Product Description:** The Certificates of Deposit are fixed-interest deposits with a tenor of 5 years. They can be issued to individuals only, with a minimum purchase amount of EGP 1,200 for monthly payments or EGP 1,000 for annual payments. The annual fixed interest rate is 12.25% when paid monthly and 12.50% when paid annually. Certificates can be fully or partially redeemed after 6 months from issuance. Subscription is restricted to individuals, with the option to purchase in the names of others, including minors. Certificates are nominal, non-transferable, and purchased through deductions from a current or savings account, with interest automatically transferred to the customer's account. Redemption and interest rates are based on the issue date and bank regulations, with terms for premature redemption and interest adjustments as per the bank's policies.

**Product Type:** Long-term deposits

**Product Name:** Certificates of Deposit (7 years)

**Product Description:** The Certificates of Deposit are long-term savings instruments with a fixed interest rate of 12.75% paid monthly. Available for individuals only, the certificates have a tenor of 7 years, with a minimum purchase amount of EGP 750 and its multiples. They can be fully or partially redeemed after 6 months from the issuance date. The certificates are nominal and non-transferable, and interest is transferred automatically to the customer's account. They can be purchased using a current or savings account. In case of premature redemption, interest will be refunded as per applicable regulations, with any additional amount deducted from the certificate's value.

**Product Type:** Long-term deposits

**Product Name:** El Ekhtiar Certificates of Deposit

**Product Description:** El Ekhtiar Certificates of Deposit are available for individuals only, with tenors of 5 or 10 years. The face value is EGP 1000 or its multiples, and the certificates are issued at a discounted value according to their period. The interest rate is compounded and paid at maturity, allowing clients to earn the nominal value at the end of the term. Certificates can be partially or fully redeemed after 12 months from the issuance date. Eligibility for secured facilities is based on the certificate classification. The terms specify that these certificates are non-transferable, can be purchased in the names of minors, and are funded via deduction from current or savings accounts. Interest rates and redemption policies are set by the bank, and premature redemption may result in a reduction of interest based on applicable regulations.