**Product Type:** Medium-term deposits

**Product Name:** Al Qimma Certificate of Deposit

**Product Description:** The Al Qimma Certificate of Deposit is a short-term deposit product available to individuals only, with a tenor of 3 years. It requires a minimum purchase amount of EGP 1000 and its multiples. The annual fixed interest rate of 21.5% is paid monthly. The certificate can be redeemed either fully or partially after 6 months from the issuance date. Eligibility for secured facilities is based on the classification of certificates of deposit. Terms for all savings certificates include limitations to individual subscriptions, non-assignability, and purchasing by deduction from current or savings accounts with interest transferred automatically. Interest rates are set by the bank, and certificates can be redeemed fully or partially, with adjustments made for premature redemption.

**Product Type:** Medium-term deposits

**Product Name:** IBN MISR AL-Tholatheya Descending Certificate

**Product Description:** The IBN MISR AL-Tholatheya Descending Certificate is a 3-year fixed-term deposit available for individuals only. The minimum purchase amount is EGP 1000 and it is offered with competitive interest rates that decrease annually. The interest rates are 30% in the first year, 25% in the second year, and 20% in the third year for annual returns. Quarterly and monthly return options are also available with varying rates. The certificate can be redeemed fully or partially after 6 months from the issuance date and is eligible for secured facilities based on its classification. Certificates are nominal, non-assignable, and can be purchased in the names of others or minors. Interest is transferred automatically to the customer’s account, and the certificates can be redeemed at any bank branch according to the minimum limit and timing set by the bank. In the case of premature redemption, interest refunds are calculated based on applicable regulations.

**Product Type:** Medium-term deposits

**Product Name:** Aman El-Masreyeen Certificates of Deposit

**Product Description:** The Aman El-Masreyeen Certificates of Deposit are nominal certificates in local currency with a 3-year tenor, issued under the CBE Financial Inclusion Initiative. They require a minimum purchase of EGP 500, in multiples up to EGP 2500, and offer a fixed interest rate of 13% at maturity. Benefits include life insurance coverage and the chance to win tax-free prizes of EGP 10,000, with each EGP 500 representing an opportunity to win. Withdrawals are permitted every three months, and the certificate can be fully redeemed at any time. No fees are applied during purchase, and loan facilities against this deposit are not allowed. Redemption and compensation are managed through Misr Life Insurance Company. The certificate is exempt from all expenses and can be purchased by individuals aged 18 to 59. The interest is credited to the customer's account, and the certificates are nominal, non-transferable, and subject to the bank's specific terms and condition

**Product Type:** Medium-term deposits

**Product Name:** Elite Dollar Certificate

**Product Description:** The Elite Dollar Certificate is a medium-term deposit product denominated in US dollars, with a fixed tenor of 3 years starting from the day following the purchase. It offers an annual interest rate of 7%, paid quarterly. The certificate is available in denominations of USD 1000 and its multiples. It is non-renewable and can only be redeemed after 6 months from the purchase date, with redemption rates of 4% during the first two years and 5% in the third year. The certificate is nominal, meaning it cannot be traded, transferred, or endorsed. However, it is eligible for lending in Egyptian pounds, with a credit limit of up to 50% of the certificate's value, capped at EGP 10 million.

**Product Type:** Medium-term deposits

**Product Name:** Belady Certificates of Deposit

**Product Description:** The Belady Certificates of Deposit are available for non-resident Egyptian individuals in USD, Euro, and Sterling Pound. These certificates offer tenors of 1, 3, or 5 years, with a minimum purchasing requirement of 100 units of the chosen currency. The interest rates are fixed and paid semi-annually. Specifically, for USD, the rates are 2.10% for 1 year, 2.15% for 3 years, and 2.20% for 5 years. For Euro, the rates are 0.50% for 1 year, 0.75% for 3 years, and 0.85% for 5 years. For Sterling Pound, the rates are 1.25% for 1 year, 1.35% for 3 years, and 1.45% for 5 years. The 1-year certificate cannot be redeemed before maturity, while the 3-year and 5-year certificates can be fully or partially redeemed after 6 months and 12 months, respectively. Additionally, the Central Bank of Egypt guarantees the right to transfer the redeemed amounts and interest abroad without a maximum limit, ensuring convenient international transfers.

**Product Type:** Medium-term deposits

**Product Name**: El Thabat USD - EURO Fixed Interest Certificate

**Product Description**: The El Thabat USD - EURO Fixed Interest Certificate is offered to both individual and corporate customers with a fixed interest rate over a tenor of 3 or 5 years. The minimum purchase amount is 100 USD or EURO. For USD certificates, the interest rates range from 5.00% to 5.30% depending on the payment frequency (monthly, quarterly, semi-annually, or annually). EURO certificates offer a quarterly interest rate of 0.75% for 3 years and 0.85% for 5 years. The certificate allows for full or partial redemption after 6 months for the 3-year tenor and 12 months for the 5-year tenor.