**Product Type:** Mortgage

**Product Name:** Individual Mortgage for Clients on Payroll

**Product Description:** The Individual Mortgage for Clients on Payroll provides financing up to 80% of the housing unit's value with a loan term extending up to 20 years. It includes a life and total disability insurance policy and features low administrative expenses. To qualify, monthly income must be at least EGP 3,000, and the maximum monthly premium should not exceed 40% of the monthly income. The maximum age for loan maturation is 65 years, and the loan must end before the termination of service. Required documents include various housing unit documents such as the registered deed title, building license, and real estate tax certification, or equivalent documents for non-registered units. Client documents needed are a loan application, valid national ID, recent income certificate, utility bill, and a pledge from the employer to transfer the salary.

**Product Type:** Mortgage

**Product Name:** Individual Mortgage for Liberal Professionals and Business Owners

**Product Description:** The Individual Mortgage for Liberal Professionals and Business Owners offers financing up to 75% of the housing unit's value with low administrative expenses and a loan term of up to 15 years. It includes life and total disability insurance with fixed monthly installments. General conditions require a minimum monthly income of EGP 3,000, with the maximum premium not exceeding 40% of monthly income, and the maximum age upon loan maturation is 65 years. Required documents include housing unit documents such as registered deed title, building permit, and property deed certificate for 15 years, or for unregistered units, a residential unit contract and building permit. Client documents include a loan application, a recent utility bill, a valid national ID card, and a bank statement or tax authority certificate for income verification. Liberal professionals must also provide a tax card and professional license, while owners of commercial or industrial activities need recent official documents from the Commercial or Industrial Registry and a tax card.

**Product Type:** Mortgage

**Product Name:** Individual Mortgage with Proof of Income

**Product Description:** The Individual Mortgage with Proof of Income offers financing up to 80% of the housing unit's value, with a loan term of up to 15 years. It includes life and total disability insurance and features low administrative expenses. Key conditions include a minimum monthly income of EGP 3,000, with the monthly premium not exceeding 40% of the income, and a maximum age of 65 years at loan maturation. Required documents for the housing unit vary depending on its registration status and include items such as a registered deed title, building license, real estate tax certificate, and other legal documents. Client documents required include a recent income certificate, loan application, utility bill, and a valid national ID card.

**Product Type:** Mortgage

**Product Name:** Individual Mortgages Against Savings

**Product Description:** The Individual Mortgages Against Savings offer a financing amount equivalent to 100% of the unit's value, with a maximum financing limit of 50 million EGP. Repayment terms can be extended up to 180 months and the product features a competitive interest rate. The administrative fees for the loan are minimal and collected upon disbursement. To apply, clients need to provide a photocopy of a valid national identification card (for Egyptians) or a valid passport (for non-Egyptians). Additionally, required documents for the unit include the seller's title deed, building permit or Form 10, and any other necessary documents for legal research.

**Product Type:** Mortgage

**Product Name:** Real estate financing for individuals guaranteed by saving vessels

**Product Description:** This mortgage product offers financing for real estate with a repayment term of up to 180 months. The financing amount can cover up to 100% of the property's value, considering the credit ratio of each savings account. It provides a competitive interest rate and can finance up to 50 million EGP with minimal administrative fees collected upon loan disbursement. Required documents for clients include a valid national ID or passport. For the property, required documents include the seller's title deed, a building permit or Form 10 for reconciliation of violations, and any additional documents needed for legal processing.

**Product Type:** Mortgage

**Product Name:** Real Estate Financing for Egyptian Individuals Working Abroad with Monthly Income

**Product Description:** This mortgage product offers financing up to 5 million Egyptian pounds for Egyptian individuals working abroad with a monthly income. It features long repayment terms of up to 180 months, with the ability to finance up to 80% of the property's value. Key benefits include competitive interest rates, minimal loan fees (paid upon disbursement), and free life and disability insurance. There are no account opening, stamp duty, or credit check fees. The financing can be used for residential or vacation properties, and account management is available via online banking. Applications can be made remotely. To qualify, monthly installments must not exceed 40% of net income, with total debt obligations below 50% of income. Applicants must be between 25 and 60 years old at loan maturity, with a minimum monthly income of $5,000 or equivalent in foreign currency. Installments are paid in the currency of the country of residence. Eligible properties include those registered to the seller, sold directly by city government offices, resale units, or units from approved developers.

**Product Type:** Mortgage

**Product Name:** Real Estate Financing

**Product Description:** The Real Estate Financing program offers loans at a decreasing return rate of 8%, supported by central bank initiatives. It includes options for financing up to 80% of the property value, with a maximum loan amount of 2 million EGP and a term ranging from 5 to 25 years. There are no administrative expenses, and insurance costs for life and complete disability are covered by the bank. Applicants must transfer their salary or provide proof of income, with specific conditions for various borrower categories including government employees, private sector employees, self-employed individuals, and retirees. The loan is applicable for purchasing residential units that meet certain criteria, including being fully constructed and legally registered. The loan terms include flexibility in installment payments, with a maximum of 40% of net monthly income used for installments, ensuring the total financial obligation does not exceed 50% of monthly income.