**Product Type:** Short-Term Deposits

**Product Name:** Talaat Harb Certificate

**Product Description:** The Talaat Harb Certificate is a fixed-term deposit with a tenor of 12 months. The minimum issuance amount is EGP 1000, with the annual fixed interest rate of 23.5% paid monthly or at maturity. The certificate can be fully or partially redeemed after 6 months from the issuance date. It offers eligibility for secured facilities and the option to issue a Credit Card with free issuance fees for Gold, Titanium, or Platinum cards for a limited period. The certificate can be acquired through the internet, BM online, and Banque Misr ATMs. Key terms include that it is available to individuals (Egyptian or foreign), cannot be assigned or waived, and must be purchased by deduction from a current or savings account. Interest rates and redemption terms are determined by the bank, and in case of premature redemption, the interest refund will be adjusted according to applicable regulations.

**Product Type:** Short-term deposits

**Product Name:** El Tholatheya Certificate

**Product Description:** The El Tholatheya Certificate is a savings product available in two types, each with a 3-year tenor. The monthly interest variant requires a minimum purchase amount of EGP 500, while the quarterly interest variant requires EGP 1000. For the monthly interest variant, the annual variable interest rate is paid monthly, and for the quarterly interest variant, it is paid quarterly. The annual interest rate for the quarterly variant is 27.50%. Certificates can be fully or partially redeemed after 6 months from the issuance date. Eligibility for secured facilities is determined based on the Certificates of Deposit classification. General conditions include the inability to assign or waive the certificate, automatic interest transfer to the customer’s account, and specific rules for premature redemption, including the possible adjustment of interest refunds according to applicable regulations.

**Product Type**: Short-term deposits

**Product Name**: Al-Qema Dollar Certificate

**Product Description**: The Al-Qema Dollar Certificate is a 3-year short-term deposit product denominated in US Dollars, offering a fixed annual interest rate of 9%, paid in advance in Egyptian pounds. The certificate, which requires a minimum denomination of USD 1000, is non-renewable and can only be redeemed after 6 months from the purchase date, with decreasing redemption rates of 6% in the first year, 6.5% in the second year, and 7% in the third year. It is available to both Egyptian and foreign individuals and mandates the maintenance of accounts in both Egyptian pounds and US dollars. The certificate is non-transferable and cannot be used as collateral for loans.