**Product Type:** Credit Card

**Product Name**: Classic Credit Card

**Product Description**: The Classic Credit Card offers a range of benefits including the ability to make both local and international transactions, with a 100% credit limit available for cash withdrawals. Cardholders can enjoy a grace period of up to 56 days and access to supplementary cards. The card includes features such as contactless payment, installment options for purchases, and international usage after two months of issuance. Fees include issuance and renewal charges of EGP 250 each, with supplementary cards costing EGP 100. Interest rates are 4% per month, and penalties for delays or exceeding credit limits are EGP 75. Additional charges apply for cash withdrawals and transactions outside Egypt. The card also provides access to discounts and promotions and allows online and contactless purchases.

**Product Type:** Credit Card

**Product Name**: Gold Credit Cards

**Product Description**: The Gold Credit Card offers a wide range of benefits including the ability to use the card for both local and international transactions, with up to 100% of the credit limit available for cash withdrawals. It features the longest grace period of up to 56 days, and cardholders can enjoy a low payment limit of 5% of monthly usage. The card can be used online, and supplementary cards can be issued. It provides various transaction limits, including a maximum of 400,000 EGP per month for online purchases within Egypt and 7,500 EGP for international transactions. Cash withdrawals have daily and monthly limits, and transactions can be managed through BM ATMs, branches, and internet banking. The card also offers promotions, discounts, and rewards, including 10,000 welcome points and a range of redemption options. Key charges include a 250 EGP issuance fee, renewal fees, and interest rates of 4% monthly. Installment payment options are available with specific interest rates

**Product Type**: Credit Card

**Product Name**: Platinum Visa - Master Credit Card

**Product Description**: The Platinum Visa - Master Credit Card offers an array of benefits including internet banking, purchase protection, and access to VIP lounges in over 25 airports worldwide. Cardholders can earn 2 reward points for every EGP spent domestically, which can be redeemed for electronic vouchers or cashback. The card also provides an extended warranty period for purchases, and various discounts, such as an 11% discount on Gettransfer.com and 20% off Careem rides using a Mastercard. The card has international usage available after 2-6 months of issuance, with limits for online and contactless purchases both inside and outside Egypt. Fees include EGP 500 for issuance and renewal, and a 4% monthly interest rate, with penalties for late payments and exceeding credit limits. Installment services are available with varying interest rates, and early repayment fees apply.

**Product Type:** Credit Card

**Product Name:** Titanium Credit Card

**Product Description:**The Titanium Credit Card provides a range of benefits, including the ability to use the card for both local and international purchases, with cash withdrawals permitted up to 100% of the credit limit. Cardholders enjoy a grace period of up to 56 days, a low monthly payment requirement of 5%, and access to exclusive VIP lounges at select international airports. The card also supports online and contactless transactions. Key transaction limits include a daily cash withdrawal limit of EGP 30,000 within Egypt and EGP 3,000 internationally. The card incurs fees such as EGP 350 for issuance and renewal, a 4% monthly interest rate, and additional charges for exceeding credit limits or delays in payment.

**Product Type:** Credit Card

**Product Name:** Visa Signature Card

**Product Description:** The Visa Signature Card offers extensive benefits, such as free access to over 1000 airport lounges worldwide, a grace period of up to 56 days, and the flexibility to use the entire credit limit for cash withdrawals. It supports international usage after two months and includes features like contactless payments and SMS alerts. The card comes with an issuance fee of 2500 EGP per year, a 4% monthly interest rate, and additional charges for international transactions. Installment plans are available for purchases and cash withdrawals, allowing repayment over up to 36 months at competitive interest rates.

**Product Type:** Credit Card

**Product Name:** World and World Elite MasterCard

**Product Description:** The World and World Elite MasterCard provides a range of premium benefits, including unlimited access to over 1,200 airport lounges worldwide through the Dragon Pass network, as well as discounts on travel, shopping, and dining. The card offers automatic enrollment in the BM Rewards program, where cardholders can earn up to 3.5 points for every EGP spent, redeemable for electronic vouchers or cashback. The card supports international usage, with specific limits for both local and international transactions. Key charges include a fee of EGP 2,500 for issuance and renewal of the World card, and EGP 8,000 for the World Elite card. Additional fees include a 4% monthly interest rate, charges for cash withdrawals, and penalties for late payments or exceeding the credit limit. Installment plans are available for up to 36 months, with early repayment fees applicable.

**Product Type:** Credit Card

**Product Name:** Asatha MasterCard

**Product Description:** The Asatha MasterCard is a comprehensive credit card option that can be secured with an in-kind warranty, personal guarantee, assets, or cash guarantees. It is designed for both local and international transactions, with repayments made in Egyptian pounds. Key benefits include a grace period of up to 57 days, the availability of multiple supplementary cards, and installment payment options for purchases spread over 36 months with a special interest rate. Cardholders can also benefit from promotions and discounts through the MasterCard Buy 1 Get 1 application, free SMS notifications after each transaction, and a complimentary monthly statement. Usage limits include a maximum monthly spending limit of 400,000 EGP and specific limits for contactless transactions. The credit limit for this card ranges from EGP 1,000 to EGP 150,000. Fees associated with the card include an issuance fee of EGP 150, a renewal fee of EGP 75, and various charges for supplementary cards, replacement cards, and balance inquiries. The card also carries a monthly interest rate of 3% (decreasing) and additional fees for late payments and international transactions.

**Product Type:** Credit Card

**Product Name:** Al Araby Card

**Product Description:** The Al Araby Card is a credit card designed to offer a loan for purchasing durable goods and electronic devices from Al Araby Company, using an installment scheme. Cardholders can make purchases at Al Araby sales outlets and accredited distributors throughout Egypt. Benefits include the ability to spread the cost over 24 monthly installments with no down payment and low interest rates. Additionally, cardholders can utilize Al Araby maintenance centers and make payments at any Banque Misr branch or BM branch located in hotels and airports, operating 24 hours a day. To obtain the card, applicants must provide a valid national identity card, a recent utility receipt, and proof of income through various accepted documents depending on employment status, along with additional documentation for self-employed individuals or business owners.