**Product Type**: Loans

**Product Name:** Short-term Financing for Working Capital

**Product Description:** This loan product offers short-term financing to support the working capital needs of existing manufacturing, retail, and service enterprises. Eligible businesses must have yearly revenues between 1 and 50 million Egyptian pounds. Loans range from 100 thousand to 2 million pounds, with repayment terms between 1-6 months and no grace period. Required documents include a national ID, commercial registry extract, electricity bill, tax card, and P.O.S. statements. Recent audited financial statements are necessary for businesses with revenues over 20 million EGP.

**Product Type**: Loans

**Product Name**: Financing societies, private institutions, and MSME financing companies

**Product Description**: This loan product is tailored for societies, private institutions, and MSME financing companies, offering negotiable charges. It provides comprehensive financial services to support the growth and operations of these entities under Law No. 141 of 2014. The product includes short and long-term financing options and integrates services with various bank sectors to ensure high service standards. Required documents include all official paperwork necessary for credit evaluation. Eligibility criteria include being an Egyptian national, aged between 21 and 65, with a good reputation.

**Product Type**: loans

**Product Name**: Mashrouak 1

**Product Description**: The Mashrouak 1 loan offers financing between EGP 30,000 and EGP 75,000, targeting commercial, industrial, and service sectors, excluding certain prohibited activities. The loan tenor ranges from 6 to 24 months, with a 28% p.a. decreasing interest rate. Monthly installments are required. Key documents include a lease or ownership contract, valid national ID, recent utility bill, and military status certificate for customers under 35. The loan is available to Egyptian nationals aged 21 to 65, with specific criteria for guarantors and project establishment.

**Product Type**: Loans

**Product Name:** Mashrouak 2

**Product Description:** The Mashrouak 2 loan provides financing for commercial, industrial, and service sectors, with loan amounts ranging from EGP 75,000 to EGP 400,000. The loan term is between 12 to 36 months, with monthly installments and an interest rate of the discount rate plus 3% per annum. Required documents include copies of lease or ownership contracts, valid national ID, recent utilities bills, tax cards, commercial registration, and insurance payment receipts. Eligibility criteria include specific age restrictions, nationality requirements, and the ability to read and write.

**Product Type**: Loans **Product Name** : POS Loan **Product Description**: The POS Loan is a short-term financing solution designed to support the working capital needs of existing enterprises in the manufacturing, retail, and service sectors. It is based on monthly point-of-sale (P.O.S.) transaction volumes, ranging from 100 thousand to 2 million Egyptian pounds. Eligible businesses must have an estimated or actual yearly revenue between 1 and 50 million Egyptian pounds, with audited financial statements required for those exceeding 20 million EGP in sales. The loan offers repayment terms from 1 to 6 months, with no grace period. Borrowers must be between 21-65 years old, literate, and operating for at least one year. Required documents include a copy of the national ID, commercial registry extract, electricity bill, tax card, and P.O.S. statements, among others.

**Product Type**: Loans

**Product Name**: Mashroui Mashrouak

**Product Description**: Mashroui Mashrouak is a loan product designed to support existing projects with sales between EGP 1 million and EGP 50 million, focusing on development, expansion, replacement, and renewal. It provides financing for various enterprises, including industrial, commercial, services, and environmentally-friendly projects, such as clean energy initiatives. The loan features a 5% simple diminishing interest rate for industrial, services, and professions, with a competitive rate for commercial activities. Loan amounts range from EGP 250,000 to EGP 8 million, with terms between 1 to 5 years, including a grace period tailored to the project. Required documents include a recent transcript from the commercial registry, tax card, activity license, taxation and insurance status, property documents, company budgets, and a feasibility study for new projects.

**Product Type:** Loans

**Product Name:** Digital Small Business Loan "Express"

**Product Description:** The Digital Small Business Loan "Express" provides financing for individual establishments and companies with sales ranging from EGP 1 million to less than EGP 50 million. Loan amounts range from EGP 100,000 to EGP 2 million, with a 5% decreasing interest rate for service and industrial activities, and a competitive rate for commercial activities. The loan can be granted within 5 working days, requiring only 5 essential documents. Loan terms vary: up to 3 years for working capital, up to 5 years for machinery and equipment, and up to 4 years for combined purposes. Financing covers up to 80% for machinery and equipment and 100% for working capital. Required documents include a recent commercial registry transcript, financial statements, tax and insurance status, national ID, tax card, articles of incorporation, and supplier records or quotations.

**Product Type**: Loans

**Product Name**: Loan product for financing POS and QR Code Merchants

**Product Description**: This medium-term loan is designed to finance working capital for small projects with annual sales between one million to less than 50 million pounds, including individual and corporate establishments. It offers loans ranging from EGP 100 thousand to EGP 3 million with a term between 12 to 36 months. Customers can benefit from a 5% decreasing interest rate if subject to the Central Bank of Egypt’s instructions, or a competitive rate for commercial activities if not. The loan is secured against cash flows from POS and QR Code transactions. Required documents include a recent transcript from the commercial registry, tax card, activity license, taxation and insurance status, project location’s ownership deed or lease contract, financial budgets, and articles of incorporation.

**Product Type**: Loans

**Product Name**: School Financing Product

**Product Description**: The School Financing Product is a loan designed for private schools, institutes, and universities. It helps finance the purchase of school buses, construction or expansion of buildings, and classroom equipment. The loan amount can go up to EGP 20 million, with financing rates of 80% for buses/classrooms and 70% for buildings. It offers medium to long-term financing, up to 5 years with a grace period of up to 9 months. Required documents include certified financial statements, a financial and technical study, a business activity license, industrial and commercial registrations, a tax card, and a license to the bank.

**Product Type**: Loans

**Product Name**: Equipment Financing Product

**Product Description**: The Equipment Financing Product is a loan designed for financing the purchase, replacement, or refurbishment of machinery and equipment for factories. It supports both new and used machinery and offers medium to long-term financing with a maximum term of 5 years, including up to 9 months of grace period. The loan covers up to 70% of the value of new machinery and 60% for used machinery. Required documentation includes certified financial statements (3 years, with a minimum of 2 years), recent tax and insurance status, a financial and technical study from an accredited consultant, quotes for the machinery, and various business licenses and registrations.

**Product Type**: Loans

**Product Name**: Medical Equipment Financing Product

**Product Description**: The Medical Equipment Financing Product is a loan designed to finance medical equipment and devices for laboratories, radiological centers, private hospitals, and treatment centers. It offers financing up to 90% of the value of the equipment with a maximum term of 5 years, including a grace period of up to 9 months. Required documents include certified financial statements (spanning over 3 years, with at least 2 years), a recent copy of tax and insurance status, a financial and technical study from an accredited consultant office, a quote for the machinery, and various business registrations and licenses. This product serves the private medical sector across all governorates.

**Product Type**: Loans

**Product Name**: Business Vehicle Financing Product

**Product Description**: The Business Vehicle Financing Product is a loan for financing vehicles used in business activities, such as trucks, buses, and microbuses. It caters to commercial, industrial, petroleum, tourism, transport, distribution, and pharmaceutical companies. The loan term is medium to long, up to 5 years, with a maximum of 9 months grace period. It offers up to EGP 5 million, covering 80% of the vehicle's value. Required documents include certified financial statements, recent tax and insurance status, financial flow disclosure, equipment quotes, and business licenses and registrations. This product aids in the development of industrial, commercial, and service sectors.

**Product Type**: Loans

**Product Name**: Working Capital Financing Product

**Product Description**: The Working Capital Financing Product offers short-term financing for operational needs, up to a year with renewal options. It is intended for small and medium enterprises in Egypt, including industrial, commercial, and service businesses. The financing can reach up to EGP 7 million, with rates based on the product flyer. Required documents include a corporate gazette, CVs of board members, recent budgets approved by an accountant, a commercial registry document, a professional license, tax card, personal identification, a tax and insurance certificate, and a statement of suppliers and customers.

**Product Type**: Loans

**Product Name**: Financing societies, private institutions, and MSME financing companies

**Product Description**: This loan product supports financing societies, private institutions, and MSME financing companies operating under Law No. 141 of 2014, and  up to EGP 250 thousand. Charges are negotiable. Benefits include assessing customer needs for micro financing, offering finance packages for growth, and providing integrated services with bank sectors. Required documents are all necessary official documents for credit evaluation. Eligibility includes having the activity established for at least one year, being an Egyptian national aged 21-65, and meeting specific conditions related to creditworthiness and operational history.

**Product Type:** Loans

**Product Name**: micro loans first product/Mashrou’ak 3

**Product Description**: The "First product –micro loans first product/Mashrou’ak 3" provides loans ranging from EGP 5,000 to less than EGP 50,000 or up to EGP 250,000. A 1% charge is deducted from the loan amount. Benefits include the possibility of immediate renewal upon full repayment, with the project requiring reassessment for renewal. Accelerated payment is allowed with a 3% commission on the remaining balance, but renewal is restricted to every 6 months. Disbursement is in cash up to EGP 100,000, with amounts exceeding this partially disbursed via banking cheques. Required documents include a lease or ownership deed, recent public utilities receipts, valid national IDs, and additional financial documentation.