**Product Type:** particular Plus Account

**Product Name:** Online Business Account

**Product Description:** The Online Business Account is a commission-free, fully online account designed for business needs. It features no maintenance or administration fees, with €0 charges for ordinary transfers within the European Economic Area, issuing and maintaining a debit card, and depositing cheques at ATMs. Benefits include a free debit card, access to over 11,200 ATMs in Spain, and the ability to manage operations and expenses from any computer or mobile device. The account offers transparent fees with a 0% NIR and 0% APR on positive balances. Opening the account requires completing a 100% online process, including video identification and submission of personal and financial information. Essential documents for account creation include an ID (for Spanish residents), or relevant identification and residency documents for non-EU nationals. The account allows integration with various payment services such as Google Pay and Apple Pay, providing ease of transactions and expense control through an app or website.

**Product Type:** particular Plus Account

**Product Name:** Hewalty Account

**Product Description:** The Hewalty Account is available in two currencies: Egyptian Pound (EGP) and US Dollar (USD). It offers a practical solution for receiving remittances and transfers from abroad in the respective currencies. For both accounts, customers can issue a debit card for cash withdrawals or purchases and access their account via Internet and Mobile Banking. The account is available to individuals aged 21 and above, with no account opening charges or minimum balance requirements. Benefits include no maximum limit on incoming transfers, preferential exchange rates for foreign currencies, and free registration for Internet and Mobile Banking services. Additionally, customers can withdraw money in USD from branches or in EGP via ATMs with the debit card.