First Abu Dhabi Bank Misr S.A.E

Master Pre-paid Cards Terms and Conditions

The following terms and conditions, as amended from time to time (the " Master Pre-paid Cards Terms and Conditions" or "Terms and Conditions") govern the relationship between First Abu Dhabi Bank Misr S.A.E "The Bank "and any cardholder who requested any pre-paid card offered by the Bank whether to clients or non-clients.

1- Definitions

The terms described in this article below have the same meanings given to them wherever they are used in these terms and conditions, as well as in the case of their use by the Bank in any other place within any of the documents, forms, communications, agreements or the Bank's website, unless the context requires something else.

1.1 **The Bank** : First Abu Dhabi Bank Misr S.A.E

1.2 **The Card**: The Pre-Paid Card issued from the Bank to the Cardholder, whereby the conditions regulating the Electronic Payment Cards issued from the International Scheme Providers Institutions shall be applied on the Card.

1.3 **Cardholder**: An Individual person applying and requesting a Pre-Paid Card under his name (whether he is a client or non-client) and he is responsible for any dues and charges on the Card or any amounts should be paid as a result of utilizing the Card.

1.4 **Card expiry**: This refers to the Card validity period (as specified by the Bank), and it may be unrenewable or automatically renewed according to the Card type, unless the Bank has a reason or client signed a request not to renew the Card.

1.5 **Cash withdrawal limit**: Maximum cash withdrawal amount applied by the Bank for cash withdrawal with the Pre-Paid Card from the ATMs.

1.6 **Purchase limit**: Maximum purchase amount applied by the Bank for the Pre-Paid Card from the point of sale (POS) or any Website.

1.7 **Pin**: Personal Identification Number consisting of 4 digits, which is created by the cardholder through the ATM or any other channel/method decided by the Bank, upon the Card first time usage after being received and activated by the Cardholder. In addition, the Bank may – at its sole discretion –send a PIN in a closed envelope directly to the Cardholder to be used upon first time usage and the Cardholder shall be entitled to change it afterwards.

1.8 **Additional Conditions**: Any additional or supplementary terms or conditions specified/determined by the Bank or announced later on the various cards types issued by the Bank.

1.9 **ATM**: Means an automated teller machine or any card operated machine or device (whether it belongs to the Bank or another bank or financial institution) that accept dealing with cards – through communication networks between banks and financial institutions – with charges or free of charge.

1.10 **Business Day**: Any working day in Egypt on which the Bank is open for business.

1.11 **CBE**: Central Bank of Egypt.

1.12 **Co-branded Card**: A card issued by the Bank in conjunction with a Co-Brand Partner.

1.13 **Co-Brand Partner**: A legal person with whom the Bank has partnered to make available a Co-Branded Card.

1.14 **Confidential Information**: All information relating to the Cardholder that is, as a matter of law, custom or contract, confidential in nature. Notwithstanding the above, any information that:

A. Is publicly available at the time it is provided or subsequently became publicly available other than a result of a breach of a duty of confidentiality by the Bank.

B. Was known to the Bank (without an obligation of confidentiality to the Cardholder) before its disclosure by the Cardholder.

C. Is independently developed by the Bank without recourse to information disclosed to it by the Cardholder.

D. Is rightfully obtained on a non-confidential basis from a person other than the Cardholder, provided that the person is not known by the Bank to be bound by an obligation of confidentiality in relation to that information.

Shall not be considered as "Confidential Information" for the purposes of these Pre-Paid Master Terms and Conditions and will therefore not be subject to any duty of confidentiality.

1.15 **Electronic Banking Services**: The services made available over the telephone or a mobile phone, through the Bank's websites or through mobile banking applications which allow the Cardholder to access certain card service offered by the Bank through electronic means.

1.16 **Schedule of charges**: the Bank's schedule of fees and charges or tariff board for card services as applicable from time to time and made available to the Cardholder through the website or branches or any other channel made available to the Cardholder to be viewed anytime needed.

1.17 **Security Code**: any unique identification number (whether related to a card or otherwise) password, security information, biometric data, personal identification number or answer to a designated security questions, in each case, whether generated by the Bank or selected by the Cardholder.

1.18 **Delegate:** Any agent, adviser, banker, broker, correspondent, dealer, nominee, market professional, contractor, custodian or other third party that the Bank may appoint to provide a card service or facilitate the provision by the Bank of a card service to the Cardholder.

FABMISR group: The Bank, its branches, any subsidiary or other person controlled by the Bank or any person under common control with the Bank, in each case, whether directly or indirectly and whether inside or outside Egypt.

Terms and Conditions

2.1 Any reference to **"Master Pre-Paid Cards Terms and Conditions"** in all the Bank's documentation including templates, requests, advertisements, notifications, brochures, schedules, agreements or any other documentation, is a reference to these Pre-paid Cards Master Terms and Conditions.

2.2 This Pre-paid Cards Master Terms and Conditions forms an integral part from the Card issuance request pre signed by the Cardholder to provide card services to the Cardholder. It is also applied, unless expressly excluded, to all card services made available to the Cardholders.

2.3 The legal and contractual relationship between the Bank and the Cardholder is determined by the Pre-paid Card Master Terms and Conditions and any Additional Conditions, a request, schedule of charges, any guidelines

issued by the Bank and any other agreement or document specified by the Bank for this purpose which might be announced by the Bank from time to time through its website, branches or correspondences to the Cardholders.

2.4 In case of any conflict, contradiction between the Pre-paid Card Master Terms and Conditions and any additional conditions and any guidelines, agreements or documents specified by the Bank related to the card services, then these Pre-paid Master Terms and Conditions shall prevail to the extent of that conflict or inconsistency.

2.5 By signing, activating or using a Card, submitting a request or otherwise making use of a card service, the Cardholder is deemed to have read and understood these Pre-paid Cards Master Terms and Conditions and any Additional Conditions and agrees to be bound by them.

2.6 The prepaid card is considered the property of the Bank at all times.

2.7 Funds charged to the Card are not considered deposits. As the Pre-Paid Card is not linked in any way to any other accounts held by the Cardholder with the Bank.

2.8 The Bank may amend the Pre-Paid Cards Master Terms and Conditions at any time at its sole discretion. This amendment shall take effect immediately as soon as it is announced through the Bank's website or its branches or correspondences by its various means.

3. Application for a card service

3.1 The Bank offers Pre-Paid Cards to interested cardholders.

3.2 Availability of any card services, eligibility criteria and applicable conditions are subject to the Bank's sole decision, its internal regulations and applicable laws. The Bank may, in accordance with the relevant applicable laws, regulations and legislation and its internal regulations, amend any of the Pre-Paid Card services at any time.

3.3 The Bank shall offer all Pre-Paid card services at its absolute discretion, and reserves the right, at any time and without any liability, penalty clause or reason, to refuse to provide or continue to provide any of the card services.

4. Representations and Warranties:

4.1 By signing, activating or using the Card, submitting a request or otherwise making use of a card services, the Cardholder represents and warrants to the Bank that:

a) The Cardholder is a natural person with full legal capacity and does not have any disabilities or defects that limit his legal capacity. And in case that the Cardholder is less than 16 years old, the approval and signature of the natural guardian or guardian or his legal representative in any other way is required on the application for issuance of the Card and any other documents that may be required.
b) The obligations assumed by the Cardholder pursuant to these Pre-Paid Cards Master Terms and Conditions and any Additional Conditions are the Cardholder's legal, valid and binding obligations and the performance of

c) These obligations and the provision of any card services does not violate or breach any applicable law, contract or other requirement to which the Cardholder is subject.
d) All information furnished to the Bank by the Cardholder or on the Cardholder's behalf is, as of the date that information provided, true, accurate and complete in every material aspects.
e) The Cardholder is not subject to any economic, financial or trade sanctions or embargo administrated or enforced by any relevant authority and does not hold a nationality of any country or territory subject to any economic, financial or trade sanctions or embargo.
f) The Cardholder has carefully reviewed and understood all information (if any) provided by the Bank, as well as all the terms, conditions and risks associated with any of the Pre-Paid card services provided by the Bank.
g) The cardholder is not relying on any representations, statements or any other information by the Bank as legal, regulatory, tax or accounting advice, and that all decisions taken by the Cardholder to request and enjoy the service were based on his untainted will and he is responsible for them. And that the Bank has informed the Cardholder of the need to obtain independent legal, regulatory, tax and accounting advice, as the case may be
h) The Cardholder acts as principal (and not as an agent for others) in all his dealings with the Bank.

4.2 Each of the representations and warranties set out above is deemed to be repeated on each day throughout the period the Bank provides a Pre-Paid card service to the Cardholder.
4.3 If any representation and warranty set out above is or becomes untrue at any time, the Cardholder must notify the Bank immediately.

5. General Conditions of the Pre-Paid Card

5.1 The Card is issued in cooperation with international or local payment institutions (Scheme Provider) chosen by the Bank at its sole discretion, and it is valid for use inside and outside the Arab Republic of Egypt in purchases and cash withdrawals according to limits set by the Bank.
5.2 The Cardholder is obligated to activate the Card according to the prescribed procedures that may differ according to the type of the issued card, which may include either returning to the branch or calling the call center at 16555 or through the machines that support the activation process.
5.3 The cardholder generates the Card's PIN through the Bank's Automated Teller Machine (ATM) or through other channels or machines that support the PIN creation feature. Depending on the type of the issued card. The Bank may generate the PIN for the Card and deliver it to the Cardholder upon his request. This also applies if the Cardholder lost/forgotten the Card PIN after verifying his identity in accordance with the Bank's internal procedures. The Cardholder is obligated at all times to keep the Card and his PIN and not to give them to anyone else or to keep them in a way that makes it easy to refer to them.
5.4 If the Cardholder does not receive the Card within the period specified by the Bank, the Bank has the right to terminate and cancel the Card according to its procedures, while charging the Cardholder with all the issuance, annual subscription, or renewal expenses (as the case may be) by deducting from the funds which is charged to the Card without the right of the Cardholder to have any recourse against the Bank.
5.5The Bank has the right to inquire about the Cardholder from all banks operating inside and outside the Arab Republic of Egypt and from the Central Bank of Egypt and all governmental and non-governmental agencies, including but not limited to, the Egyptian Credit Bureau (i-Score) or any other credit bureau authorized by law. The Egyptian Central Bank or the decisions of the Central Bank of Egypt Inquiry services and credit rating or any other sources that the Bank deems appropriate to obtain information and data, and the Cardholder authorizes the Bank to view the credit and debit accounts of the Cardholder in other banks and financial institutions.

5.6 The Cardholder undertakes not to allow any other person to use his card and to protect the Card's PIN number and the Card data. In the event that there is any other beneficial owner, the original Cardholder is obligated to provide the Bank with his data.
5.7 The Cardholder represents that he is the ultimate beneficial owner of the Card and undertakes not to deposit or accept any amount of unknown or suspicious origin. The Cardholder is obligated to update the information and documents submitted regarding the application for issuing the Card during its validity, when any change made to it, or upon the Bank’s request.
5.8 The Cardholder is obligated to the Bank to pay the sales value by deduction from the funds which was charged to the Card when transactions are done using the Card, whether the Card’s PIN number or CVV number is used for electronic transactions, and if the PIN is not used (for any reason), this does not prevent him from his obligation towards the Bank to pay its value by deduction from the funds which was charged to the Card as long as the Card's imprint is found or the Card's data is recorded electronically in the relevant payment machine that was dealt with or as long as the Cardholder requested the seller or the service provider (by phone, the Internet or the mail) pays by debiting the value on his card.
5.9 When the Cardholder disputes any transaction debited on the Card, the Bank will not be obligated to credit the value of that disputed transaction to the Cardholder’s account unless its value has been credited to the Bank’s account by the seller’s or service provider’s bank or financial institution.
5.10 The Cardholder may complain or object to any of the services related to the Card by going to the nearest branch of the Bank or submitting written and signed complaint with the signature approved by the Bank or through the Bank's customer service (hotline No. 16555) or through the Bank's e-mail. In all cases, the complaint will be answered within five (5) Business Days - complaints that require verification with external third parties, the Cardholder will be notified of the period required to study the complaint on a case-by-case basis. In order to discuss the complaint and try to find solutions to it by communicating with the Cardholder.
5.11 Automated teller machines (ATM) or electronic points of sale (POS) used as follows:

A- When using the Card in any of the automated teller machines ATM or electronic points of sale POS to carry out any banking operations or instructions, whether manual or electronic, the Bank's records regarding these operations will be considered conclusive and binding for all purposes.

B- The bank deducts the value of the withdrawals or purchase that were made using the Card's charged funds.

5.12 The Bank has the right not to approve any transaction related to the Card without giving any reason or prior notification for it.

5.13 The Bank will not be responsible if the Card rejected by any merchant, service provider, institution or ATM. The Bank will not be responsible in any way for the quality or condition of any products, services, or other consideration as the subject of the transaction obtained by the Cardholder from merchants, service providers, companies, ATMs, or electronic points of sale POS.

5.14 The Bank will not be liable for any loss incurred by the Cardholder if the Bank is unable or if it is delayed in providing any banking service or any other service to the Cardholder due to any force majeure, power outage, and failure to supply equipment or any other force majeure reasons. With the possibility of the Bank announcing to its customers and cardholders when any force majeure occurs through the website, branches or electronic messages.

5.15 The Cardholder should notify the Bank in writing in case of any change in his data or any information stated in the application of the Pre-Paid Card or any other documents that he signed to the Bank to obtain the Card.

5.16The Cardholder may cancel his Card at any time through the Call Center if he withdraws and/or uses the entire funds with which the Card was charged.

5.17The Bank may cancel and refund the Card or refuse to renew it according to the Bank's sole discretion and without the Cardholder's consent and notifying him of that through any appropriate means. The Bank reserves the right not to mention the reasons for cancellation or refusal to renew if it is due to legal authorities or supervision.

5.18 The Bank has the right, at any time, to cancel, not renew or suspend all or part of the service permanently or temporarily in the following cases:

a- misuse by the Cardholder.

b- Using the Card by the Cardholder for purposes other than the purpose allowed for the Card

C- Or when it is proven that, the Cardholder requesting the service is not the real beneficiary thereof, or uses the Card to provide facilities or services to other persons or for the account of others.

5.19 The Cardholder shall inform the Bank immediately upon the loss or theft of the Card or the existence of any case of fraud, as follows:

Inform the Bank immediately by telephone via the Bank's call center number (16555) of the incident of losing the Card, indicating (the Cardholder's name, identification number, date and time of the Card's loss), provided that this is followed by a written confirmation signed by the Cardholder with his signature approved by the Bank stating the aforementioned data. The Cardholder shall remain liable for the amounts of all transactions made on the Card or otherwise made under the Card until the notice of loss or theft is received by the Bank.

5.20 The old card shall be automatically suspended as soon as the Cardholder informs the Bank of its loss or theft, or as soon as the Cardholder requests a replacement card, automatically without the need to notify the Cardholder of the suspension.

5.21 The Bank has the right to inform any other party of any data related to the Cardholder's accounts, according to what the Bank deems appropriate. The Bank has the right to issue data related to the Cardholder's accounts or records outside the Arab Republic of Egypt, within the limits of what is required by the services provided to the Cardholder.

5.22 The Bank has the right to record telephone conversations that take place with cardholders when calling the Bank's call center.

5.23 The Bank has the right to automatically deduct from the funds which the card was charged, without referring to the Cardholder any amount previously added to it by mistake.

5.24 In the event that the Card is automatically renewed according to its type, the Card will be renewed automatically unless there is a written request from the Cardholder not to renew it at least 30 days before the expiration date. In all cases, the maximum validity period for the Card is five years only, so that the Card must be renewed after the expiration of that period.

5.25 All transactions of the Cardholder shall be deducted in Egyptian pounds, and in case of transactions in foreign currencies, whether at stores or electronically, the Card shall be deducted at the conversion rate at the time of entry/execution when the transactions are received from the concerned international payment institution (Scheme Provider) in addition to any expenses or commissions decided by the Bank. The Bank determines the exchange rate and any additional expenses that are calculated when using the Card in foreign currency transactions.

5.26 The Bank is not responsible for any defect, technical failure, absence of money in the Automated Teller Machines (ATMs), or any other reason that may lead to failure to provide the service to the Cardholder, and the cardholder shall not have the right to any recourse against the Bank with any claims in this regard.

5.27 The Bank has the right to deduct all the fees specified to the Card by debiting directly the Card available funds without referring to the Cardholder, and the Cardholder's signature on the application for issuing the Card is considered an implied approval to deduct from the Card's funds directly in fulfillment of those fees.

5.28 In the event that the Cardholder uses the Card outside the Arab Republic of Egypt, he must inform the Bank in advance of that through the Bank's call center. In the event that the Bank is not notified in advance of this, the Bank has the right to stop the Card when it is used outside the country, and the Cardholder has no right to recourse against the Bank in that case. It must be taken into account that the use of the Card outside the Arab Republic of Egypt is subject in all cases to any legal or regulatory restrictions or internal policies of the Bank in terms of the possibility of use or not for some countries.

5.29 When the Cardholder does not withdraw the amount that he requested to be withdrawn from the Automatic Teller Machine (ATM) within the specified time period after the amount has left the place designated for it in the ATM, the Bank is not responsible for re-crediting the deduction that was made from the funds in the account related to the Card according to this process unless and only after conducting a physical inventory of the machine and ensuring that the ATM retrieves the amount again. Accordingly, the bank may add all or part of the amount or not return it to the funds of the Card, and the Cardholder is not entitled in all cases to object to any action taken by the Bank in this regard.

5.30 In the event that the Card is withheld, Client must contact the Bank by telephone through the call center (16555) to request the issuance of a replacement lost card. The Bank has the right to stop the Card held in the automated teller machine (ATM) of the Bank according to its sole discretion, and the Cardholder has no right to recourse against the Bank in that case.

5.31 The Bank is not responsible for any dispute arising between the Cardholder and the merchants or service providers over the goods or services he obtained by the Card. The Cardholder undertakes to settle any disputes with the merchants directly without involving the Bank in any way in these disputes.

5.32 The Bank has the right to stop, terminate or add new services or update or reduce the type of the Card without the need for prior warning and without referring to the Cardholder, and the Bank should notify the Cardholder of any modification, and the Bank is committed to fulfilling any rights of Cardholders, including refunding the remaining funds of the Cards in the event of cancellation or reduction.

5.33 The Cardholder has the right to suspend his Card and may request the re-issuance of a replacement Card.

5.34 The Bank has the right to amend all or any of the terms and conditions stated in the Pre-paid Cards Master Terms and Conditions from time to time without the need for the Cardholder's approval, and the Bank shall notifies the Cardholder of any amendment through one of the following means (on the Bank's website – attached to account statements – text messages - the Bank's social networking sites - Messages through electronic banking services - Letters addressed to customers) whereby the new amendments are considered effective without the need for a written approval from the Cardholder immediately after using the Card after the date of notification of these amendments.

5.35 The Bank's customer service call center employees have the right to view and review all the Cardholder's data available at the Bank to verify the identity of the Cardholder before executing any service through the customer service call center.
5.36 In the event that the Bank discovers any act or attempt by the Cardholder to violate or contravene the anti-money laundering laws or regulations, the Bank has the right to stop the Card according to its absolute discretion and without the need to notify the Cardholder to stop dealing on the Card until the Cardholder presents a suitable and acceptable justification to the Bank. All of this is without prejudice to the Bank's right to take all measures imposed on it by the laws in force and applied in the Arab Republic of Egypt.
5.37 All entries established by the Bank, whether deduction or addition, are correct and the Cardholder has no right to object to them, and the Bank has the right to prove these restrictions by all methods of proof.
5.38 The Cardholder is responsible for any transactions made using the Card as long as he did not notify the Bank of the loss or theft of the Card or as long as the Cardholder did not take the necessary measures to close the Card, even if the Cardholder

Signs the sales vouchers and whether this signature is identical to the signature of the authorized Cardholder with the Bank or not.
5.39 The Cardholder undertakes not to personally deposit or accept unknown or suspicious amounts in the Card account. The Cardholder is bound by all anti-money laundering laws, legislation and decisions related to it.
5.40 In case of accepting transfers received on the Card in foreign currency, the Cardholder acknowledges the right of the Bank to add the amount of the transfer in Egyptian pounds after evaluating it at the conversion rate announced by the Bank on the day the transfer was added to the Card.
5.41 In the event of the termination of the electronic system of prepaid cards by the Bank, or in any other case that results in the cessation of service provision, the Bank shall fulfill the cardholders' rights, including their entitlement to refund the remaining funds available in the Card, and the Bank shall notify the Cardholders of such cases.

5.2 The Card issued in accordance with these Terms and Conditions is for the personal use of the Cardholder only, and may not be used for trading by the Cardholder or for any commercial activity.

5.3 The Cardholder must submit to the Bank all forms, documents and other proofs related to Pre-Paid Card services that the Bank may request from time to time, which must be acceptable to the Bank in terms of form and content.

5.4 The Bank has the right, at its sole discretion, to amend the cash withdrawal limit for the Card locally or internationally (whether the daily limit or the monthly limit) in accordance with the Bank's internal policy, with notification to the card holders through one of the following means: Bank branches - Bank website - attaching them electronic to account statements - Text messages - the Bank's social networking sites - alerts and messages on the banking services page or the Bank's application for smart phones - letters addressed to cardholders.

6. Cards

6.1 The Cardholder is allowed to obtain only one Pre-Paid Card with the Bank, and in the event that he desires to obtain more than one card, the Cardholder is subject to all procedures for identification and verification of identity according to the rules for identifying customers in banks and in accordance with the decisions of the Central Bank of Egypt in this regard.

6-2 After the Cardholder submits a card application request, and if the Bank accepts this request, the Bank may issue and send the Card to the Cardholder to the last address of the Cardholder notified to the Bank.

6.3 If the Card is not activated in the manner or within the period specified by the Bank, the Bank may cancel that Card. The Cardholder shall bear the expenses and fees for issuing any new card accordingly.

6.4 The Bank may allow the Cardholder to use the Card to purchase goods and services through any channels or means of communication permitted by the Bank, including using the Bank's telephone banking channels or via the Internet.

6.5 The Cardholder must use the Card for legal transactions in the Arab Republic of Egypt and any other country in which the Card is used. The Bank reserves the right to reject any transaction that it may believe, according to the Bank's discretion, to constitute a breach of the provisions of this article or lead to a breach of the laws in force in the Arab Republic of Egypt.

6.6 The Cardholder must keep the Card safe and secured, and he must take utmost care and caution to avoid loss or theft of the Card. The Cardholder undertakes to continue to maintain possession of the Card and not to give it or transfer its

Possession to any other person. The Cardholder must immediately notify the Bank and/or the relevant authorities (as the case may be) in the event of loss or theft of the Card, and unless the Bank properly receives the required notification, the Cardholder shall remain responsible for any transaction carried out through the lost or stolen Card.

6.7 The Cardholder shall maintain the confidentiality of all Card data including the Card Verification Code (CVV), PIN and secret codes issued in connection with the Card.

6-8 The Cardholder shall not use the Card in any way that may allow any fraud or forgery.

6-9 the Cardholder must pay all fees imposed by the Bank on all transactions executed on the Card, whether locally or abroad.

6-10 The Bank has the right to deduct from the funds with which the Card was charged the total amount of the transactions executed using the Card in addition to any other expenses according to the banking services tariff applied by the Bank at that time.
6.11 Regardless of any cancellation, suspension, suspension of use, expiration of the validity period, replacement or return of the Card to the Bank, the Cardholder shall remain responsible for any obligations made in respect of the Card prior to the date of its cancellation, suspension, suspension, expiration, replacement or return.

7. Cardholder’s Instructions
7-1 The Bank may act on any instruction (in any format and sent or received via any channel acceptable to the Bank, such as the call center (16555) or the Bank's branches) if it reasonably believes such instructions have been given by the Cardholder. If the Bank doubts the clarity, validity or authenticity of any instructions issued by the Cardholder, the Bank may delay or refuse to carry out such instructions until it is confirmed that the Cardholder issued them correctly. Any instructions verified by the Security Code shall be considered conclusively to have been given by the Cardholder without the need for any other means of verification. In the event that the Bank executed these instructions, the Cardholder has no right to recourse against to the Bank even if it turns out later that they were not issued by the Cardholder.
7-2 All instructions received by the Bank shall be subject to cut-off times and daily limits prescribed by the Bank from time to time. The Bank may change such cut-off times and daily limits without giving any reason. Such changes shall apply immediately.
7-3 Once the Cardholder submits an instruction, the Cardholder acknowledges that the Bank may not, in certain circumstances, be able to process a request for the cancellation, reversal, stop payment or amendment of any previous instruction. However, if the Cardholder’s request to cancel, reverse, stop payment or amend a previous instruction is received by the Bank in reasonable time and in compliance with applicable law, the Bank’s requirements and these Master Credit Card Conditions, the Bank shall use its reasonable endeavours to comply with such request.

8. **Payments**

8.1 The Bank has the right to refuse to carry out the transaction in case the funds charged in the Card is not sufficient to complete any transaction conducted by the Cardholder with his Card.

8.2 No credit interest shall be calculated in favor of the Cardholder on the balance of the Pre-Paid Cards issued by the Bank. The Cardholder on an ongoing basis, should ensure that the Card's balance is charged and sufficient to perform the transactions needed with the Card. No transactions will be accepted if the Card's balance is insufficient as per the Pre-Paid Cards Master Terms and Conditions.

8.3 Any cash amounts deposited in any of the ATMs to increase the balance of the Card will be credited to the Card only after verification by the Bank. Any receipt issued after the deposit shall not be deemed binding on the Bank and shall only constitute an evidence in favor of the Cardholder of the claimed deposit.
8.4 In case the balance deposited in the Pre-Paid Card becomes higher than the permissible limit, the value in excess of the permissible limit will be refunded and the Bank shall have the right to impose any applicable refund fees.

9. Statements

9.1 The Cardholder has the right to request account mini statement regarding the transactions done with the Card, within the periods specified by the Bank, and the Cardholder shall be provided with it according to the mechanism and through the channels specified by the Bank, which may differ according to the type of card.
9.2 The Cardholder must review all the Card transactions on an ongoing basis through the electronic channels of the Service, the Bank's smartphone application, or the account statement sent by the Bank in paper form, or by e-mail (according to the channels available for each type of card). In case the Cardholder objects to any of the transactions that were executed using the Card, he must notify the Bank in writing of his objection within a period not exceeding 60 days from the date of executing the objected transaction. Otherwise, the Cardholder's right to raise any objection to the transactions that took place with the card will be forfeited.
9.3 The Bank shall be entitled to rectify any error in executing any card transaction.

10. Balance transfers

10.1 The Bank verifies every transaction done on the Card through electronic channels and automated link networks between banks and financial institutions. A transaction is automatically valid and confirmed in each of the following cases:
a. Entering the Cardholder's PIN or provide any other part of the Cardholder's PIN.
b. Provide Card details and/or provide any other details as requested.
c. Swiping the Card using NFC / Contactless technology between the Card's chip and electronic points of sale (POS) or any other devices that support that technology, or inserting the Card itself into the device that reads its data for conducting the transaction.
d. Inserting the Card and the PIN into the ATM for conducting the transaction.
e. Submitting a transfer request at any branch of the Bank and having it personally signed by the Cardholder
10.2 The Cardholder must have sufficient funds to proceed with any financial transfer.
10.3 The Bank may allow the Cardholder to receive any financial transfers on the Card, knowing that the Bank has the right to approve or reject such financial transfers.
10.4 The Bank may determine the minimum and maximum amount eligible for any incoming money transfers on the Card, taking into account the maximum allowable card balance pursuant to these terms and conditions, as well as the regulatory decisions and provisions in Arab Republic of Egypt.
10.5 It is not permissible to cancel any financial transfer after the Bank's approval.

11. Refunds: Any refunded amount will be credited to the Card balance in respect of any card transaction as soon as the Bank receives the refunded amount from the other concerned party.

12. Electronic Banking Services:

12-1 The Bank may provide the Cardholder with Electronic Banking Services. These Electronic Banking Services are provided at the Cardholder's own risk. The Cardholder agrees to follow any guidelines issued by the Bank regarding safety measures and precautions for the use of such Electronic Banking Services.

12-2 It is the Cardholder's sole responsibility to acquire and maintain suitable and compatible equipment, devices and software required in order to access Electronic Banking Services, including any anti-virus or other security protection for such equipment, device or software. In addition, the Cardholder will be responsible for the costs charged by the Cardholder's telephone or electronic communications provider.

12-3 The Cardholder shall be responsible for the accuracy and authenticity of all information supplied to the Bank by the Cardholder over the telephone or through electronic means and agrees that the Bank shall not be liable for any consequences arising out of erroneous information supplied by the Cardholder. The Cardholder shall not allow any person access to any of the Cardholder's electronic devices in a manner that would enable such person to access Electronic Banking Services.

12.4 If the Cardholder loses possession, control or functionality of any of the Cardholder's electronic devices, or has reason to believe that Electronic Banking Services are being accessed by a person other than the Cardholder, the Cardholder must immediately notify the Bank, upon which the Bank may block Electronic Banking Services and Card Services for such duration and upon such conditions as the Bank shall determine. Unless and until otherwise notified by the Cardholder, all instructions received by the Bank which are initiated through such Electronic Banking Services shall be deemed to have originated from the Cardholder, and the Bank shall be entitled to rely on such instructions without any further investigation or enquiry. The Cardholder acknowledges and agrees that the Bank may not be able to reverse or nullify any transaction executed based on instructions received prior to the Cardholder notifying the Bank in accordance with this Clause.

12.5 The Cardholder agrees that the Electronic Banking Services provided over or through the Internet and that the open and electronic nature of the Internet may generate virus attacks, errors, losses, damages or claims, and also agrees that any transaction that is carried out through the Electronic Banking Services is made at the Cardholder's own risk and responsibility. In no event shall the Bank or any of its authorized representatives be liable for any loss or damage incurred by the Cardholder as a result of any service interruption, system malfunction, fraud or hacking in connection with the Electronic Banking Service, including but not limited to cases following:

a) The loss is due to the Cardholder's fault, act, or negligence, or due to his fraud or willful misconduct.
b) If this happened for reasons or circumstances beyond the control of the Bank or any of its employees or delegates.

12.6 The Cardholder shall promptly notify the Bank of any changes to the details of the Cardholder's mobile phone or telecommunications service provider. The Cardholder shall bear the result of any losses that may result from his mistake, act, negligence, fraud or willful misbehavior, and shall compensate the Bank for any losses.

13. Security Codes

13.1 The Cardholder shall keep all Security Codes confidential and shall not disclose or make available such Security Codes to any third party. The Cardholder shall exercise due care to prevent any loss, theft or wrongful use of any Security Code.

13.2 The Bank shall be under no duty to verify the authenticity of any instructions received from the Cardholder authenticated through a Security Code in accordance with the applicable procedures of the Bank.

13.3 If a Security Code is lost, stolen or has otherwise been intercepted by or revealed to third parties, the Cardholder shall immediately notify the Bank. Unless and until the Bank has received that notification, the Cardholder shall be responsible for any instruction or transaction which has been processed through the use of a Security Code or contactless without any responsibility on the Bank's side.

14. Loyalty program

14.1The Bank may provide reward programs or benefits on the Card that may include points, cash back, or discounts according to what it announces for each program separately.

14.2 The Bank has the right to cancel and/or modify reward programs and/or benefits, change/modify the pointing system or the balance of available points even if that includes reducing their value, and/or cancel any rewards or points in the Cardholder's balance at any time without notice or prior approval of the Cardholder according to what the Bank deems appropriate.

15. Taxes

15.1 The Cardholder is solely responsible for the Cardholder's taxes affairs, notwithstanding any charges due and payable by the Bank from time to time.
15.2 Unless expressly provided to the contrary, the Bank is authorized by the Cardholder to deduct from the Card balance or withhold the amount of any applicable tax required to be charged or withheld by the Bank. If the Bank pays any imposed tax on behalf of the Cardholder, the Bank has the right to deduct this amount from the Card's balance.
15.3 The Bank may be required by law or by agreement with applicable tax authorities to report certain information about the Cardholder as well as about the Cardholder's relationship with the Bank, including information related to the Card Account and other Card Services provided by the Bank to the Cardholder:

a. To the tax authorities of the country in which the Bank maintain the Card Account for the Cardholder, which may then pass that information to the tax authorities in other countries in which the Cardholder is subject to taxes; or
b. Directly to the tax authorities of the Cardholder's country of nationality or residence or other countries where the Bank reasonably determines or assumes that the Cardholder is subject to taxes there.

The Cardholder expressly agrees to all of the above

15.4 The Cardholder agrees to provide the Bank with any information (including declarations, testimonies, documents, details of any special court rulings or treatment applicable to the general nationality or category of persons, to which the Cardholder belongs) that the Bank may request (or which may otherwise be required) in connection with any tax or tax status or any other applicable reporting terms. The Cardholder must ensure that, when providing such information to the Bank, it is true and correct in all respects, and is not misleading in any way and includes all material information relevant to the subject matter of the request, if any information previously provided by the Cardholder becomes inaccurate or incomplete, the Cardholder must immediately notify the Bank.

16. Rates, fees and cost

16.1 The Cardholder agrees to pay all applicable fees, costs, fees and expenses to the Bank in connection with the provision of the Pre-Paid Card Service. Details of such fees, costs, fees and expenses are set out in the Bank's Schedule of Charges. The Schedule of Charges is available at the Bank's branches, on the Bank's website or otherwise upon request. The Bank may amend the Schedule of Charges at any time at its sole discretion by reasonable means to ensure that the Cardholder is aware of such amendments.

16.2 When due, the Cardholder authorises the Bank to debit the Card Account with the amount of any applicable fees, costs, charges, expenses, interest or commission set out in the Schedule of Charges.

17. Communication

17.1 Unless otherwise agreed, any communication to be made or delivered in connection with the Pre-Paid Card Service shall be made in writing. The Bank is entitled to deliver such communication in any format it deems appropriate (including in paper form or electronically).
17.2 Without prejudice to the generality of the above, any communication may be delivered electronically (including through electronic mail or Electronic Banking Services), unless the Bank has prescribed a particular mode of delivery for the Pre-Paid Card Service, in which case such communication shall not be validly sent or received unless the method of delivery prescribed by the Bank has been followed. Also, any communications delivered in electronic form shall constitute delivery of such communication "in writing" or in "written" form for the purposes of these Pre-Paid Cards Master Terms and Conditions, any applicable Additional Conditions and any applicable laws shall have exactly the same legal effect as if such communication were delivered in paper form and signed by the

Cardholder or the Bank (as applicable). The Cardholder will not challenge the admissibility of any such communication on the ground that it was made in electronic form.

17.3 It is the Cardholder's responsibility to check all communication sent by the Bank. All electronic communication sent from the Bank to the Cardholder are secure, except that the Cardholder agrees that any communication transmitted electronically can be intercepted, lost, delayed or be virus infected.

17.4 Any communication made by the Bank is deemed to be properly communicated, according to the following cases:

A- If made or delivered electronically, when sent to the Cardholder's electronic mail address, mobile telephone or facsimile number (in each case as notified by the cardholder from time to time to the Bank) or made available through Electronic Banking Services in a readable form, as the case may be.

B- In all other cases, thirty (30) Business Days after being dispatched.

17.5 Any communication delivered by the Cardholder to the Bank shall be validly given only when actually received by the Bank, at the place and in the manner specified by the Bank for such purpose.

17.6 It is the Cardholder's responsibility to provide the Bank at all times with an up-to-date postal address, mobile telephone number and electronic mail address and to notify the Bank of any changes to the contact information previously provided to the Bank.

17.7 The Cardholder agrees that all communication sent by the Bank to the Cardholder and any attachments are confidential to the Cardholder and the Cardholder shall delete or otherwise discard any communication sent in error by the Bank or addressed to a recipient other than Cardholder.

17.8 The Bank is entitled to rely on any communication from the Bank to the Cardholder, and the Bank is not under any obligation to verify the authenticity or accuracy of any such communication.

17.9 The Cardholder agrees that telephone conversations with the Bank may be recorded, and agrees that any recordings so made are admissible as evidence in any court, arbitration or other proceedings.

18. Confidentiality

18.1 The Bank shall keep all Confidential Information confidential, but the Cardholder authorizes the Bank to disclose all such Confidential Information:

a. To the headquarters in the United Arab Emirates or any member of the First Abu Dhabi Bank Group.
b. To any Delegate to the extent necessary to enable the Bank to provide Card Services to the Cardholder.
c. To Any professional advisor of the Bank who is under a duty of confidentiality to the Bank.
d. To any exchange, depository, clearing house or settlement system, swap data repository or trade repository (whether local or global), where the Bank or a Delegate is required to disclose such Confidential Information.
e. To any actual or potential permitted transferee or assignee (or, in each case, any of their agents or professional advisors) of the Bank's rights and obligations under these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions or in connection with any business transfer, disposal, merger or acquisition undertaken by the Bank.
f. To any rating agency, insurer, insurance broker or direct or indirect provider of credit protection for the Bank in connection with the Card Services provided by the Bank.
g. To the Egyptian Credit Bureau, any other authorized credit reference agency or credit bureau, or the Egyptian Moveable Collateral of the Egyptian Credit Bureau.
h. as required by any applicable law;
i. as required by order of any court, arbitral tribunal, regulatory, supervisory, tax, sanctions, governmental or quasi-governmental authority having jurisdiction over the Bank or that the Bank reasonably believes has jurisdiction over the Cardholder
j. As may be required in order to preserve or enforce any of the Bank's or remedies against the Cardholder; or
k. As otherwise specified in these Master Pre-Paid Card Terms and Conditions or in any Additional Conditions.

18.2 The Cardholder agrees to provide any information or documents that the Bank may require and waives any confidentiality rights applicable under data protection, bank secrecy or similar laws in respect of all such information which the Bank may disclose in accordance with this clause.
18.3 The Cardholder agrees to the processing and disclosure of the Cardholder's information in accordance with this clause and to transfer by the Bank of the Cardholder's information to other country or countries for processing on behalf of the Bank.
18.4 The Cardholder agrees to the processing and disclosure of the Cardholder's information to any Co-Brand Partner or any subsidiary, affiliate, branch, assignee, service provider, insurer, agent or delegate of a Co-Brand Partner or any other party that the Bank deems appropriate to enable the Bank or the Co-Brand Partner to perform their obligations in relation to any Co-Branded Card.
18.5 Where the Bank discloses Confidential Information in accordance with this Clause it shall, where reasonably practicable, take steps to ensure that the recipient of such Confidential Information will keep such information confidential.
18.6 The Bank may continuously exchange information with any financial institutions that the Bank deems appropriate as per the above.

19. Indivisibility of Card balances and Cardholders' accounts and Set Off

19-1 The Bank may treat all the Card balances belonging to the Cardholder as well as the credit balances of the Cardholder's accounts with the Bank in the event that he maintains a bank account with the Bank, whether they are in the same currency or in different currencies, or whether they are of the same or different types, may be treated by the Bank as elements of a single and indivisible Card Account.
19.2 In addition to any other general right of set-off or any other rights conferred by law or contract, each member of the First Abu Dhabi Bank Group shall be entitled, at any time, to:

a. Combine or consolidate all or any of the Cardholder's Pre-Paid Card balances with the Bank or any other member of First Abu Dhabi Bank Group wherever such balances are located and in whatever currency they are denominated; and/or
   Set-off any credit balances of any card issued by the Bank or any other member of First Abu Dhabi Bank Misr or any other amounts due to the Cardholder from, the Bank or any other member of the First Abu Dhabi Bank Group against all or any part of the Cardholder's liabilities (in whatever currency such liabilities are denominated).

20. Compliance

20.1 The Cardholder acknowledges and agrees that the Bank is subject to strict legal and regulatory requirements in relation to the provision and operation of Pre-Paid Card Services. Nothing in these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions will oblige the Bank to do, or refrain from doing, anything that might, in the Bank's opinion, amount to a breach of any:

a. Any of the provisions of the law in force in or outside the Arab Republic of Egypt;
b. Any order issued by any competent court or other authority having jurisdiction over the Bank or any member of the First Abu Dhabi Bank Group, a Delegate or the Cardholder;
c. Economic, financial or trade sanctions or embargo.

20.2 The Cardholder confirms that the Cardholder complies with, and undertakes to continue to comply with, all legal and regulatory obligations to which the Cardholder is subject, including (without limitation) those relating to the prevention of bribery, corruption, fraud, money laundering and terrorist activity and the provision of financial and other services to persons or entities which may be subject to sanctions, in particular full compliance with the Anti-Money Laundering Law promulgated by Law No. 80 of 2002 and its executive regulations and the Bank's regulatory controls in the matter of combating money laundering and terrorist financing issued by the Central Bank of Egypt. As well as the due diligence procedures for Pre-Paid Card customers issued in March 2020 for the Anti-Money Laundering and Terrorist Financing Unit of the Central Bank of Egypt.

20.3 The Cardholder agrees that the Bank may take whatever action it consider appropriate to meet any obligations, either in Egypt or elsewhere in the world, relating to the prevention of bribery, corruption, fraud, money laundering and terrorist activities as well as the provision of financial and other services to persons or companies who may be subject to sanctions (whether in the form of economic, financial or trade sanctions or embargo or otherwise). This may include, but is not limited to, the freezing of funds on the Card balances, investigating and intercepting amounts deposited or withdrawn from Card balances, as well as investigation regarding the source of such funds or the intended recipient. It may also include conducting enquiries to establish whether a person is subject to sanctions. This may delay the carrying out of the Cardholder's instructions or the receipt of cleared funds.
20.4 The Cardholder agrees to take all such steps as the Bank may require in order to enable the Bank to comply with its legal and regulatory requirements as set out above.
20.5 The Bank may report any suspicious or illegal activities or transactions to the competent authorities in Egypt or elsewhere.

21. Use of Third Parties

21-1 The Bank is authorized to delegate any of its duties under these Pre-Paid Cards Master Terms and Conditions and any Additional Conditions to such Delegate as it may think fit. The Bank is authorized to disclose the necessary information to the Delegate to enable him to provide the service.
21.2 The Bank may (and is authorized by the Cardholder to) introduce or refer the Cardholder directly to such Delegates to provide Pre-Paid Card Services directly.

21.3 The Bank may open accounts (whether in the name of the Bank or in the name of the Cardholder) with any Delegate appointed in accordance with these Pre-Paid Master Cards Terms and Conditions.
21.4 The Cardholder shall be responsible for any fees, costs or expenses payable to any Delegate in accordance with the foregoing.

22. Conflicts

22-1 The provisions of the Pre-Paid Card Services by the Bank under these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions are deemed to be exclusive.
22.2 To the fullest extent permitted by law, the Bank shall be entitled, without further disclosure to accept and retain for its own account and benefit, any profits and/or rebate and/or commissions and/or fees and/or benefit and/or discounts and/or advantage arising out of or in connection with any Pre-Paid Card Service.

23. Indemnity and limitation of liability

23.1 Except in the case of the Bank's fraud, gross negligence or willful misconduct, the Cardholder shall indemnify the Bank for any claims, demands, losses, damages, liabilities, actions, suits, proceedings, costs and expenses (including legal and any other professional advisers' fees) and any other liability of whatever nature or description howsoever arising that the Bank suffers as a result of any third party claims brought against it in connection with: (i) The Bank providing the Pre-Paid Card Services to the Cardholder, or (ii) the Bank acting on the Cardholder's instructions.
23.2 The Bank shall not be liable for any claims, demands, losses, damages, liabilities, actions, suits, proceedings, costs and expenses (including legal and any other professional advisers' fees) and any other liability of whatever nature or description arising out of or in connection with any event outside the control of the Bank or any relevant Delegate including (without limitation) acts of God, wars, riots, hostilities, terrorist activity, local or national emergencies, fires, Natural calamities, explosions, strikes, court orders, legal restraints, any change in any law, any failure of electronic equipment or software, technical, power, communication or network malfunction or breakdown.
23.3 Except in the case of the Cardholder's negligence, willful misconduct or fraud, the Bank is liable for the acts of the Delegate leading to any losses or damages to the Cardholder.
23.4 The Bank shall debit the Card balance with all costs and expenses incurred by the Bank arising out of the Bank enforcing these Pre-Paid Cards Master Terms and Conditions.
23.5 The Bank shall only be liable to the Cardholder for direct loss which has been finally judicially determined to have been caused by the Bank's fraud, gross negligence or willful misconduct of the Bank or any relevant Delegate.

23.6 The Bank or any relevant Delegate shall not be liable for any direct, incidental or consequential loss or damage, including loss of profit, howsoever caused, whether foreseeable or not, and regardless of whether the Bank has received actual or constructive notice.
23.7 The Bank expressly excludes any liability for any loss or damage which may be caused to the Cardholder: (i) while the Bank acting in good faith in compliance with these Pre-Paid Cards Master Terms and Conditions and any applicable laws, or (ii) due to the Cardholder's not complying with these Pre-Paid Cards Master Terms and Conditions.
23.8 The Bank shall not be liable for any representations or promotions made by or obligations of a Co-Brand Partner in respect of any benefits that are provided by a Co-Brand Partner in connection with a Co-Branded Card.
23.9 The Bank shall not be liable for any instructions given by the Cardholder that were not sufficiently clear, or any failure on the part of the Cardholder to provide correct information, or any failure due to events beyond the reasonable control of the Bank or any other force majeure.

24. Death, loss of legal capacity or insolvency of the Cardholder

24.1 Upon being notified of the death, loss of legal capacity, dissolution, bankruptcy or insolvency, or in the occurrence of any similar event affecting the Cardholder's financial liability, the Bank shall act in accordance with the applicable laws, taking into account the following:

a. Cease the provision of the Pre-Paid Card Services (whether in whole or in part); or
b. Block or freeze the Card or the Card Balance (whether in whole or in part); or
c. Card closure and termination; or
d. Act in accordance with any decision or ruling of a competent court in this regard.

25. Variation

25.1 The Bank may at any time, vary the Schedule of Charges, these Pre-Paid Cards Master Terms and Conditions, or any Additional Conditions (and such amendments may impose additional obligations on the Cardholder). Notice of such amendments shall be given by the Bank in any manner the Bank deems sufficient to bring notice of the amendments to the attention of the Cardholder, including (without limitation) by updating any printed versions of such Schedule of Charges, Pre-Paid Cards Master Terms and Conditions or any Additional Conditions made available at the Bank's branches or uploading the amended Schedule of Charges , Pre-Paid Cards Master Terms and Conditions or Additional Conditions to the Bank's website, or otherwise making such amended terms available electronically.
25.2 Any amendments made by the Bank to its Schedule of Charges, Pre-Paid Cards Master Terms and Conditions or Additional Conditions shall be effective from the date specified by the Bank, and the Cardholder shall be notified.
25.3 By continuing to use any Card, the Cardholder shall be deemed to have accepted the Schedule of Charges, the Pre-Paid Cards Master Terms and Conditions or the Additional Conditions as in force at the relevant time.

26. Termination

26.1 The Pre-Paid Card Service shall expire on the date of its expiry unless it is renewed in accordance with these Terms and Conditions, taking in consideration the early Card cancellation mentioned below
26.2 The Pre-Paid Card Service offered by the Bank under these Pre-Paid Cards Master Terms and Conditions are offered at the Bank's sole and absolute discretion and may be discontinued, in whole or in part, permanently or temporarily at any time and for any reason whatsoever. The Bank shall give the Cardholder reasonable notice of any such closure, suspension or termination.
26.3 Subject to Clause 24(*Death, loss of legal capacity or insolvency of the Cardholder*) and provided there are no outstanding Liabilities due to the Bank, the Cardholder may request the termination of the Pre-Paid Cards Service offered under these Pre-Paid Cards Master Terms and Conditions at any time by giving the Bank prior notice.
26.4 Each of the following shall constitute an event of default in respect of any Card (an "**Event of Default**"):

a. The Cardholder's breaches or threatens to breach any covenant, undertaking, term, condition or provision under these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions and fails to remedy any such breach or threat of breach within the time period stipulated by the Bank;

b. the Cardholder commits an act which constitutes grounds for an application for the Cardholder's bankruptcy or enters into a composition or arrangement with, or makes a general assignment for the benefit of any of the Cardholder's creditors;
c. an attachment order is issued against any property or assets of the Cardholder;
d. legal proceedings, suits or actions of any kind whatsoever (civil or criminal) are instituted against the Cardholder; or

e. Misuse of the Card and/or in the event of suspicion of any transactions carried out on the Card that may be in violation of the Money Laundering and Terrorist Financing Law promulgated by Law No. 80 of 2002 and its executive regulations and their amendments.

26.5 Upon the occurrence of one or more "Event of Default" or upon termination of Pre-Paid Card Services, the Bank shall have the right to:

a. Cease the provision of the Pre-Paid Card Services (whether in whole or in part); or
b. Block or freeze the Card or the Card Balance (whether in whole or in part); or
c. Card closure and termination

In each case, without resorting to any further formal actions, whether legal or otherwise.

26.6 Termination of the Pre-Paid Cards Service (whether with notice or following an Event of Default) shall be without prejudice to any of the Bank's accrued rights prior to the date of termination.

26.7 Any provisions of these Pre-Paid Cards Master Terms and Conditions relating to or containing disclaimers, limitations of liability, indemnities, disclosure of information, rights of retention and security over any assets, set-off and tax shall survive the termination of the Pre-Paid Cards Service (whether with notice or following an Event of Default).

27. Miscellaneous

27.1 Without prejudice to the applicable laws and regulations, the Cardholder authorizes the Bank to engage in all internationally accepted banking practices to provide the Pre-Paid Card Services.

27.2 The Cardholder agrees that the invalidity, illegality or unenforceability of any part of these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions under any law of a particular jurisdiction shall not prejudice or affect:

a. the validity, legality or enforceability of any other provisions of these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions; or
b. The validity, legality or enforceability of the Pre-Paid Cards Master Terms and Conditions or any Additional Conditions under the laws of any other jurisdiction.

27.3 The Cardholder agrees that the Bank shall have the right to assign and transfer any of its rights and obligations under these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions to any party without the need to obtain the prior consent from the Cardholder. The Cardholder has no right to assign any of the Cardholder's rights or obligations under these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions without the Bank's prior written consent.

27.4 Each of the Bank's rights and remedies provided in these Pre-Paid Cards Master Terms and Conditions and any Additional Conditions are cumulative and not exclusive of any rights or remedies provided by law. Nothing in these Pre-Paid Cards Master Terms and Conditions or any Additional Conditions shall operate to remove, exclude or restrict any of the rights or remedies which the Bank may have by law. Any delay or omission on the part of the Bank in exercising or enforcing (whether in whole or in part) any right or remedy available to the Bank shall not be construed as a waiver of such right or remedy. No single or partial exercise of any right or remedy shall prevent any further or other exercise of any other right or remedy.

27.5 These Pre-Paid Cards Master Terms and Conditions and any Additional Conditions and the rights arising under any of them may not be waived except in writing signed by the Cardholder and the Bank, and such waiver is only effective for the purpose for which it is given.

27.6 If there is any dispute in connection with the content of the Bank's records, the Bank's decision is conclusive and binding.

28. Governing Law and Jurisdiction

28.1 These Pre-Paid Cards Master Terms and Conditions, including any non-contractual obligations arising out of or in connection with them, shall be governed by the laws of Egypt. For the avoidance of doubt, in the event there is any conflict between these Pre-Paid Cards Master Terms and Conditions and Egyptian law, Egyptian law shall prevail.

28.2 The Bank and the Cardholder agree to the exclusive jurisdiction of the courts of Egypt to settle any dispute arising out of or in connection with these Pre-Paid Cards Master Terms and Conditions, provided that the Bank may bring proceedings in any other jurisdiction (inside or outside Egypt) if it deems appropriate.

28.3 The Cardholder irrevocably waives all immunity (whether on the grounds of sovereignty or otherwise) that the Cardholder or any of the Cardholder's assets or revenue may otherwise have in any jurisdiction from:

a. Publicize any legal action against the Cardholder or the Cardholder's assets.

b. any proceedings (whether for an injunction, specific performance, damages or otherwise) that the Bank may bring against the Cardholder or the Cardholder's assets.

c. Any seizure procedures on the Cardholder's assets (whether before or after a court ruling is issued); And so on

d. Any execution of a judgment against the Cardholder,

And in each case, shall ensure that neither the Cardholder nor any person acting on the Cardholder's behalf will raise, claim or cause to be pleaded any such immunity at or in respect of any such action or proceeding.

Special Terms and Conditions for First Abu Dhabi Bank Misr - Al Ahly Club Pre-Paid Cards

- The Cardholder receives the Card from his Al-Ahly Club for Physical Sports branch or according to the instructions issued by the Club to the Bank.
- The Card functions as a club membership card as well as a Pre-Paid Card.
- The Pre-Paid Card can be activated according to the minimum age set by the Bank, and the Bank has the right to amend the minimum age according to what the Bank deems appropriate and without the need for prior notice.
- The Card is activated within the premises of Al-Ahly Club for Physical Sports after verifying the identity of the Cardholder and completing the Card activation request and the necessary documents in accordance with the procedures and policies determined and followed by the Bank.
- The Card is activated and the Card's PIN number is created through the electronic machines available at Al-Ahly Club for Physical Sports headquarters with the competent employee, and after verifying the identity of the Cardholder through the variable password (OTP) that is sent to the mobile phone number registered with the Bank, and the Cardholder is committed to update his data in the event that such data is incorrect or changed.
- In case the password is lost/forgotten, the Cardholder can re-create a new password through the electronic machines available at Al-Ahly Club for Physical Sports headquarters with the concerned employee after verifying the identity of the Cardholder through the variable password (OTP) that is sent to the phone number mobile phone registered with the Bank.
- In case of the Card's loss, the Cardholder must inform the Bank through the Bank's call center (16555) to stop the Card and request a new Card. The Card will not be replaced unless there is sufficient balance to replace the Card, and the replacement Card will be sent and delivered from Al-Ahly Club for Physical Sports branch of the Cardholder by the Club
- For inquiries related to the membership card, refer to Al-Ahly Club for Physical Sports. As for inquiries related to the Pre-Paid Card, refer to the Bank.
- First Abu Dhabi Bank Misr - Al Ahly Club Pre-Paid Cards are subject to the Pre-Paid Cards Master Terms and Conditions (and their amendments from time to time), in what was not stipulated in the special terms of First Abu Dhabi Bank Misr - Al Ahly Club Pre-Paid Cards.