

Terms and Conditions for the Homzmart Interest-Free Installment Offer with FABMISR Mastercard Credit Cards

1. Holders of FABMISR Mastercard credit cards can pay for all online purchases from **Homzmart** in 12-month interest-free installment by:
 - Adding the desired product to the shopping cart
 - Proceeding with purchase
 - Selecting bank installments
 - Choosing FABMISR from the list of banks.The discount will be applied immediately, and the customer will be redirected to the Paymob payment page to enter their credit card details and complete the payment.
2. The offer applies to all products except appliances and electronics.
3. FABMISR credit card holders will receive a 20% discount with no maximum limit on the transaction value when choosing the installment option.
4. The offer is valid from 1 September until 30 September 2025.
5. The offer is only valid for Homzmart online transactions made during the campaign period.
6. If the installment option is not selected through the Homzmart website or mobile application, the installment request cannot be processed through customer service, and the installment will not be part of the offer.
7. The offer does not include FABMISR World Business Credit Card.
8. Refunded and declined transactions are excluded from the offer.
9. Transactions requested for installment before 5 September will appear in the September 2025 credit card statement, with the first installment due at the end of September 2025. Transactions requested for installment after 5 September will appear in the October statement, with the first installment due at the end of October 2025.
10. The bank reserves the right to exclude any transactions suspected of misuse.