

Cash2go Wallet General Terms and Conditions

- All transactions conducted through the service are subject to the regulations of the Central Bank of Egypt governing mobile payment services, as well as the rules of the bank and Mastercard International. Mobile phone account registration is restricted to Egyptian nationality who are natural persons.
- A mobile phone account can only be linked to a single mobile line from any licensed mobile network operating within the Arab Republic of Egypt. The registered line must be owned by the customer and registered in their name. Customers may open multiple mobile phone accounts, with a maximum of three across all banks providing the service Egypt.
- Signing the service subscription request constitutes a binding and final agreement with the bank. The bank reserves the right to review the customer's application and decide whether to activate the service within 48 hours of submission, without prior notification or explanation. Service availability is determined based on the bank's evaluation and the recovery timeline outlined in the business continuity plan.
- The service operates exclusively in Egyptian pound, with transactions conducted solely within Egypt. Currency exchange and clearing operations between customer accounts in any foreign currency. Money transfers are limited to the following scenarios:
 - Transfers between different mobile phone accounts within Egypt
 - Transfers between the customer's mobile phone account and their bank account with the same bank

Bank obligations and rights:

- The bank provides the mobile phone payment service around the clock while ensuring the service is performed at the appropriate speed
- In the event of a service interruption for maintenance, the bank must notify customers in advance
- The bank reserves the right to add, delete or modify any of the terms and conditions of the service at any time, and the customer is notified electronically of any change in addition, deletion or modification through the mobile phone application
- The limits on the mobile phone wallet balance, as well as the value and frequency of daily and monthly withdrawals, deposits, and transfers operations are subject to the bank's terms and conditions as publicly announced. The bank reserves the right to amend these limits at its discretion, without prior notice to or consent from the customer.
- The bank reserves the right to amend any of the fees or expenses related to this service from time to time at its absolute discretion, and the bank shall announce such violations to customers subscribed to the service by any means it sees appropriate
- In the event that the bank receives notices to refund the value of a sale (returns) which may have been made using the mobile wallet, the bank will add the amount due and previously credited to the electronic wallet account

Customer obligations and rights:

- The right to use the service is limited to the customer alone, and the customer is obligated at all times not to allow or enable any other person to use it
- The customer acknowledges his consent for the bank to provide or disclose all or some of the information related to his account, his accounts with the bank to any of its branches and/or agents and/or any of the entities that provide him with the technical, banking, marketing service, or to any of the establishments with which the bank contracts to provide some services related to the implementation of the service according to what it deems, The bank is appropriate and necessary in this regard
- During the contract period, the customer must notify the bank of any changes to their personal data or if they no longer possess the mobile phone number linked to their mobile phone account. This notification enables the bank to update the account by linking it to a new mobile phone number or, if necessary, close the account. The customer must inform the bank of such changes as soon as possible.
- The customer acknowledges accepting the system extracts, messages, telegrams, faxes, emails and recorded phone calls related to the service subject to this form, which the bank provides with its books, records and accounts as conclusive evidence of the validity of what is contained therein.
- For this purpose, the customer authorizes the bank or any other party that the bank may entrust to implement any of its obligations imposed on it, including recording phone calls that take place with him regarding that service.
- The customer acknowledges that the bank is not responsible for any party's refusal to accept the electronic balance as a means of payment, nor will it be responsible for the goods or services that the customer will obtain in exchange for that balance, and any complaint from the customer in this regard must be resolved with that party directly.
- The bank's role in this regard will be limited to adding any amount that the customer may recover to the mobile phone account after the bank obtains a properly issued addition document from that party.

- The customer acknowledges his knowledge that the electronic nature of the service will not allow the customer to deal on the mobile phone account by means of paper cheques or written payment orders, and accordingly, the customer will not have the right to request the bank to issue him chequebooks on the mobile phone account.
- The customer acknowledges his commitment to read warnings and alert frames such as security alerts or fraud attempts alerts and other alerts that may be issued by the bank and sent through the application or announced on any of the bank's electronic channels.
- The customer acknowledges that accepting any change in the terms and conditions that may appear through the electronic mobile application is a legal obligation on him.
- The customer acknowledges his responsibility to maintain the confidentiality of the password and the secret number for the service and not to disclose it to any other person.
- The customer must not disclose any personal information such as the password, or ID card, passport, addresses or bank account numbers to anyone.
- The customer acknowledges his commitment not to use unapproved or fake mobile phone applications. In the event that the customer's mobile phone is lost or stolen, the customer shall immediately stop the service by calling the bank's customer service number, and in the event that any transactions are made on the mobile phone account before notifying the bank, the customer shall be fully responsible towards the bank for all consequences resulting from such use.
- The customer is obligated to notify the bank in the event of relinquishing his mobile phone number to stop the service. The bank also has the right, in the event that it is proven that the customer does not possess the mobile phone number, to stop the service without prior notice to the customer.
- The customer acknowledges that he is aware of the necessity not to use the mobile phone application in the event that his phone is exposed to the risk of hacking and the necessity of notifying the bank immediately
- The customer acknowledges his responsibility for all transactions carried out on his mobile phone account, and acknowledges that the bank is not responsible for any losses or damages that may occur to the customer due to his misuse of the service or as a result of an error he commits or any malfunction that may occur to the service or due to the inadequacy of phone account balance or for any other reason
- The customer acknowledges that the bank is not responsible for any malfunction or failure that may occur on the mobile phone, mobile phone network or mobile phone line.
- The customer undertakes to pay any fees or expenses related to the service that the bank determines and announces through the bank's official website or through notifications on the mobile phone application
- The customer also agrees to deduct the value of the annual renewal fees for the service from the mobile phone wallet account
- In the event that the customer objects to any of the terms and conditions or expenses and fees, the customer shall submit a request to close the mobile phone account and make the necessary settlements, including paying what may be due and recovering any amounts available in his balance within a maximum period of 30 days from the date of notification of this amendment

Confidentiality of accounts and data:

- The bank is committed to maintaining the confidentiality of all data and information that may be delivered to it by the customer in connection with providing the service. It also undertakes to maintain the confidentiality of the data of all transactions that the customer conducts through any of the electronic means used in providing the service.
- The bank employees or any of its agents are not entitled to ask the user of the system to disclose confidential data such as identification numbers or passwords through any means, and in the event of this happening, the customer must contact the bank and inform it as soon as possible.
- The customer exempts the bank from the obligation of banking confidentiality in cases where the bank entrusts any second party, whether inside or outside the Arab Republic of Egypt, to implement any of the services it has committed to in accordance with the terms and conditions of the service.
- The customer also authorizes the bank to exchange information and data related to the mobile phone account with any of the parties with which the bank deals to provide this service.

Subscription to the service:

- The customer signs the application to subscribe to the service and submits the original national ID card or passport and completes the documents and procedures for granting the mobile phone account at any of the branches of the First Abu Dhabi Bank Egypt. Through CASH2GO, the customer downloads the smart wallet application from the App Store or Google Play.

- The bank sends a short text message to the customer within 48 hours from the date of submitting the application, confirming to him the completion of opening the mobile phone account and notifying him of his activation code, which allows the customer to access the mobile phone account for the first time only.
- The customer activates the account by entering the registered mobile number, clicking on the (I accept) link indicating acceptance of the terms and conditions, an electronic PIN, and changing the activation code sent and replacing it with the customer's choice.
- The passwords for payment services using the mobile phone must be complex and passwords must not be chosen that include information such as date of birth, phone number, or part of the system username that is easy to identify.
- The customer keeps the secret number at his own risk and must change it if someone else knows it by following the following steps on the mobile wallet:
 - Go to the settings menu
 - Test the secret number change feature
 - Enter the old number
 - Enter the new number followed by entering the new number again for confirmation
- The bank activates the service within two business days from the date of submitting the subscription request submitted by the customer.
- The customer has the right to deal with his electronic balance by depositing or withdrawing sums of money, whether through service providers, if any, or bank branches, or transferring sums of money from his electronic balance to customers and/or by paying for obtaining services or goods.
- The customer is obligated to provide the service providers with an identity verification document when making withdrawal or deposit operations.
- The bank's customers who hold various electronic payment cards (credit - debit cards - prepaid) are allowed to feed the mobile phone account from the balance of these cards.

Cancellation of the service:

- The bank reserves the right, at its sole discretion and without giving reasons, to stop providing the service to the customer. In the event of the system's termination or in any other circumstances that result in the cessation of providing the service to the customer, the bank is obligated to fulfill its obligations to the customer, including returning the balance of electronic money units available in the mobile phone account to the customer.

How to stop the termination of the service:

- The customer contacts the bank's customer service center to stop the service immediately in the event of loss or theft of the mobile phone or any other reason.
- The customer has the right at any time to close the mobile phone account and recover the funds corresponding to his electronic balance by signing a request to cancel the service at one of the bank's branches, and the bank is obligated to stop the mobile phone account immediately, provided that the service is terminated finally and the necessary settlements are made within 30 days from the date of submitting the request, with the customer's commitment to pay any expenses or fees due.

Language:

- The customer agrees that all correspondence shall be in one of the following languages as the case may be:
 - Arabic
 - English

Means of communication:

- The customer agrees that communication from the bank shall be through any of the following means:
 - SMS
 - Email
 - Regular mail
 - Registered mail
 - Fax
 - Electronic account statement
 - The bank's website

- Advertisements and promotional alerts printed on account statements
- The announced expenses shall be calculated by any of the available means of communication by the bank in the event that the product or service is not activated by the customer within two business days

Complaints:

- Submit complaints by calling the customer service center or submitting a complaint in writing or through the electronic screen at any branch of his choice from the bank's branches throughout the republic; in the event that the bank does not respond to it within a maximum of fifteen working days from the date the bank receives the complaint - except for transactions with external parties where it takes a longer period to investigate them and the customer is notified in a timely manner of the expected period for responding to the complaint. The borrower/account holder/card issuance applicant/customer has the right to refer to the Central Bank of Egypt, in the event that the customer notifies the bank of its refusal to respond to the complaint submitted by him within a maximum period of one working day from the date the bank notifies him of the response to the complaint, the Bank will reconsider the response and examine the complaint again and make the final response within fifteen working days.
- In the event that the customer does not accept the bank's response to the complaint, the customer has the right to escalate the complaint to the Central Bank of Egypt.

Dispute Settlement:

- The customer acknowledges that the bank is not responsible for any disputes that may arise between the customer and the merchant regarding goods or services obtained through the phone wallet.
- In the event of complaints or disputes regarding financial transactions, please contact the customer service center or visit the nearest branch of the bank, provided that the bank responds to the complaint within a maximum period of ten working days. This service is subject to the provisions of Egyptian law and the instructions and regulatory rules of the Central Bank of Egypt regulating mobile payment services, and the consideration and adjudication of disputes arising from the implementation of the service is within the jurisdiction of the economic courts of various types, degrees and local jurisdiction. Please do not sign an empty or incomplete form.