Terms and conditions of the FABMISR Lexus Offer

1. The campaign is only for to the **Lexus RZ 550e**
2. **The campaign is based on the following value offers:**
    - Car Model: Lexus RZ 550e
    - Down Payment: The customer shall pay 50% of the car value as a down payment
    - Financing: The remaining 50% of the car value will be financed through FABMISR
    - Administrative Fees: 0% administrative fees
    - Interest Rates:
        1. From 1 to 3 years: 0% interest rate
        2. 4 years: 6% reducing interest rate
        3. 5 years: 9% reducing interest rate
    - **Car insurance:** Not required.
    - **Credit life insurance:** Free of charge.
    - **FABMISR Credit Card benefit:** If the customer pays the down payment using a FABMISR Credit Card, the customer will have the option to convert the down payment amount into a 0% interest installment plan for 12 months on their FABMISR Credit Card, subject to the applicable terms and conditions
    - **World Elite Mastercard Credit Card benefit:** World Elite Mastercard Credit Cardholders will earn loyalty points that can be redeemed at various merchants participating in the credit card rewards program, as detailed below.

Card type	Number Of earned points for every 1EGP spent	Cash back value
World Elite Credit Card	2	1%

3. The offer is valid from 1 October to 1 December 2026
4. The bank reserves the right to reject any financing application submitted by customers without providing any reason
5. The customer's credit burden limit must allow them to obtain the loan
6. The vehicle being financed shall be pledged in favor of the bank, and the pledge shall be registered with the competent authority (vehicle pledge)
7. The campaign is subject to the bank's applicable credit assessment procedures and eligibility criteria
8. This campaign is subject to the general terms and conditions applicable to loans, available on the bank's official website, which shall form an integral part of this campaign: https://www.fabmisr.com.eg/ar/personal-banking/loans/auto-loan