

Features & Benefits:

- The lowest interest rate according to the CBE initiative for SMEs customers (5% & 7%)
- Dedicated business centers to serve you across Egypt
- Suitable repayment periods that fit your business requirements
- Finance to different sectors "Industrial, Commercial, and Service and Trades"
- For Small Enterprises, finance the working capital in terms of:
 - Short-term facility up to one year to finance current activities
 - Issuing Letter of Guarantee (bid, performance and advance payment)
 - Overdraft facility
 - Issuing Letter of Credit to support exportation and importation

Required Document:

- Valid Commercial Register
- Valid Taxation Card
- Company formation contract
- Last 3 years audited financial statements
- 6 months active bank statement

Financing Solutions

For Small & Medium Enterprises

Understanding the important role the SMEs play in Egypt's economic growth, CAE is offering the Business Express. It is the optimum financial solution that will support the SMEs to finance their business through experienced qualified and specialized team.



Eligibility Criteria and Interest rate:

	Small Enterprises	Medium Enterprises
Annual Sales turnover	1 million EGP up to 50 million EGP	50 million EGP up to 200 million EGP
Interest rate	5%	7%
Finance	Working capital	Machinery

Financing Solutions

For Corporate Banking

Building on our deep understanding of your business needs, Our capable teams combine both local knowledge and global view to understand to offer sound advice and tailored financing services to help you play a key role in the various economic sectors.

Whatever the industry, the size of your company, or your financing needs, we offer you the best-fit solutions:

- Working Capital Financing
- Short-term loans, to finance a wide range of business needs
- Trade financing
- Contract financing
- Guarantees
- Medium-term financing solutions, financing your growth requirements in various fields
- Derivatives
- Captive Finance facilities for your suppliers and clients to optimize your work cycle and cash flow through: Supply chain Finance and Discounted Recievables.



Trade Finance

Crédit Agricole Egypt continues to adapt to the constantly evolving trade environment in Egypt. For your benefit, the Bank offers a wide range of products to suit both your activities and your counterparties' requirements. Our trade finance experienced team, will guide you to choose the best trade terms, and will walk you through all trade terminology, conditions and implications; leveraging on our extensive international Crédit Agricole group presence

Through the different fields, we offer you:

Export Business

- Pre-shipment export financing
- Credit bills negotiation (post shipment finance)
- Export letter of credit advising
- Letter of credit confirmation
- Export bills on collection services
- Bank line discounting

Import Business

Import Documentary Credits (Letters of Credit)

- Bills Received Under Collection
- Loans and Shipping Guarantees.
- Letter of credit shipping documents examination,

Guarantees

- Bid Bond Guarantees.
- Advance Payment Guarantees.
- Performance Guarantees.
- Standby letters of credit.



Treasury Services

Being a leader and a dynamic player in Capital Markets, Crédit Agricole Egypt will help you manage and control the financial markets' risks. You will also have access to market insight, trading services, analytics, presentations and innovative solutions, in order to maximize your company's performance.

Risk Management & Derivatives Transactions

- Hedging solutions to manage foreign exchange exposures
- Interest rate derivatives to mitigate interest rate risk
- Structured value-added solutions and investment ideas

Custodial Services

- Custodial services for local and international equities including book keeping, coupon collections and GDR custody and execution

Foreign Exchange

- Spot, forward & swap
- Foreign exchange options, and structured products
- Yield enhancement products
- Global watching of foreign exchange orders 24 hours/day

Fixed Income

- Primary and secondary government debt markets (Treasury-Bills and Treasury-Bonds)
- In-depth analysis of the market associated with close insight into recent trends



Business E-Solutions

Crédit Agricole offers you the latest technology through our state-of-the-art digital banking platform "banki by Credit Agricole" to conveniently facilitate the process of doing your business in a "fast .. simple .. and secure" way.

banki Business

Crédit Agricole Egypt's banki Business Solution offers 2 packages:

Standard

- Monitor accounts anytime and anywhere, for simple day to day banking
- Real time balances and transaction details
- Retrieval of SWIFT messages and advices
- View full details of all trade finance activities
- Detailed cheques schedules allowing for accurate cash flow forecasting
- Tailored access rights for users / accounts
- custom account reconciliation using your own company references
- Easy-online-statements downloaded in multiple formats (incl. Excel, pdf, html, and MT940)
- Loans schedule for close follow up of upcoming maturities

Advanced

Enjoy Standard Package benefits + Secure transactions

- On spot own account transactions
- Instant-pay 3rd party transactions
- Mass payment file upload (and authorize in bulk)
- Issue bank drafts and chequebooks, and choose your pick-up branch
- State-of-the-art security features with one-time-password banki Token (soft token / or token device)

Note: for regular inquiries and statement downloads, you do not need to use banki Token

E-governmental Payment

Offering you instant electronic governmental payments at our branches, via E-Finance.

- Settle all types of company taxes (partially or in full)
- Social insurance dues
- Settle customs payments using your shipment reference number

For more support, you can reach our dedicated customer support team through banki Phone by calling +202 33317617/8

banki Payroll

banki Payroll offers you an exhaustive solution to transfer your employees' salaries in one click. Not only is it easy, reliable and secure, but your employees will also enjoy many exclusive benefits. Moreover, your company and staff will enjoy the special attention of a dedicated Relationship Manager to give the best advisory services and financial solutions.

Company benefits:

Convenience

- banki Payroll, a free web-based e-payroll system. No need for a special built in system and no installation is required.
- Money transfers in various currencies, and unlimited number of transactions per month.

Accessibility and Security

- Large network of ATMs in addition to a mobile ATM that can visit your company (by request).
- ATM installation at your premises is also a possibility.
- banki Payroll provides maximum security, using state-of-the-art Soft Tokens -banki Token
- Only authorized personnel can access the system

Staff benefits

Account & Debit Card

- Interest-bearing current account
- Different types of Debit cards, based on salary brackets, with daily withdrawal limits
- * up to EGP 30,000 from any Crédit Agricole Egypt ATM, free of charge; and daily purchases up to EGP 100,000 (* depending on the card type)
- Possibility to link 4 additional accounts, and issuing 2 additional supplementary cards

Efficiency

- Possibility to generate a wide range of reports
- Ability of creating customized department names, batches and transaction types

Digital Services

- Digital banking services for remote banking access: banki Mobile , banki Online and banki Phone for balances' inquiry, accounts' monitoring, transfers, bill payments & more
- SMS alert service – banki Alert to instantly follow up on your transactions
- Customer can access their payroll offer and stay updated through payroll customer portal

Finance Solutions

- Cash, car and housing loans offering flexible repayment schedules and preferential pricing
- Transfer of loan balances from other banks
- Credit Cards for shopping empowerment, travelling and much more with Visa Gold and Platinum Cards
- Advance Against Salary (renewable overdraft).
- 50% advance of the next salary

Advisory Services & Support

- Financial consultation through a dedicated Relationship Manager



Manage Your Payments

We provide you with various payment solutions to allow you to easily settle your dues. Our tools are customizable based on your needs. You will also be able to track your payments with ease.

For your convenience,
we offer you the following options:

- **Checks:**
regular and personalized check books and bank drafts (local and foreign currency*)
- **Transfers:**
internal, and outgoing transfers (whether other banks inside Egypt or abroad)
- **Standing instructions**
for your fixed and ongoing payments. They will be automatically processed on its due dates on your behalf
- **Bulk Payment tool**
to allow you to do multiple local payments from your account at once using only one payment file.
It is an easy reconciliation that provides immediate swift and with low fees
- **Business Credit Card**
you can easily manage your expenses and your employees' from anywhere around the world (being accepted from 32 million establishments and 1 million ATM locations worldwide). It is safer than using cash (more convenient for large amounts), easy to monitor, simplify your accounting activities and reconciliations and much more!



Enhance Your Collections

Understanding that the nature of your business will require to continuously collect payments from your different suppliers and clients, Crédit Agricole offers you a new collection tool for your convenience:

ACH Direct Debit

This is our advanced cash management tool: **ACH Direct Debit**, which allows you to easily collect your funds from your suppliers.

Simply obtain your customers' authorization and let us automatically collect your proceeds from your designated customers' accounts.

With this tool, you can also get acknowledgment receipts for successful fund movements, in addition to requesting retries for those incomplete settlements due to insufficient balances.

ACH Direct Debit is a fast and convenient way to give your collection cycle a real boost.

Our experienced Relationship Managers are eager to provide you with sound financial to help you choose the best financing packages to cover your business needs.



Business providers

Baker Tilly company for financial consultation:

Get special **discount 15%** on total invoice at any of the following company services

- Audit services
- Financial & Management Consulting Services
- Business evaluation and Feasibility studies
- Market Research and Marketing Studies
- Comprehensive Restructuring Studies

CONTACTS:

Amr.wahid@bakertillywag.com
Mobile number: 01004455551
a.aboelata@bakertillywag.com

Memark for marketing consultation

Enjoy special **discount 10%** on total invoice at any of the following company services:

- Brand Naming & Slogan
- Marketing consultancy
- Online Research and competitive Analysis
- Media Consultation, planning, Buying

CONTACT:

Mobile: 01002333998
Email: khaled@memark.com
Web: www.memark.com

Antal International for Human resources

Enjoy special **discount up to 25%** on total invoice at any of the following company services:

- Recruitment Process Outsourced
- Salaries structure and organizational charts
- Training and Development
- Market Mapping and Outplacement Services

CONTACT:

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All services mentioned above are provided by above companies with no liability on Credit Agricole Egypt bank

Crédit Agricole aims to support the progression of your business on all spectrums and consequently, we present to you our Business providers. You will be able to connect with specialized and professional suppliers to give sound advices in different fields with **a preferential treatment and pricing.**

