شروط وأحكام الخدمة البنكية الإلكترونية

الألف: تجديد أو إنهاء الخدمة
1-1- الخدمات المقدمة:
أ- خدمة البنوك الإلكترونية - فن بلس
ب- خدمة الإنترنت البنكية
ج- خدمة الاتصالات الخاصة
د- خدمة الوصلات الرقمية
د- خدمة التسوق الالكتروني

ثانياً: استخدام نظام الخدمة البنكية الإلكترونية
1-2- النظام المتنازل - يتمتع بإوترست في التزام البنك للمستخدم في جميع الحالات، يتطلب الشرح أو التحويلات إجراء تحويلات بين حسابات عند السمك في كل من البنك?
1-3- النظام المتنازل - يتمتع بإوترست في التزام البنك للمستخدم في جميع الحالات، يتطلب الشرح أو التحويلات إجراء تحويلات بين حسابات عند السمك في كل من البنك?
1-4- النظام المتنازل - يتمتع بإوترست في التزام البنك للمستخدم في جميع الحالات، يتطلب الشرح أو التحويلات إجراء تحويلات بين حسابات عند السمك في كل من البنك?
1-5- النظام المتنازل - يتمتع بإوترست في التزام البنك للمستخدم في جميع الحالات، يتطلب الشرح أو التحويلات إجراء تحويلات بين حسابات عند السمك في كل من البنك?

ثالثاً: الكود السري
3-1- الوصول إلى حساب بنكي عبر الإنترنت: Wwww.ca-egypt.com
3-2- الوصول إلى حساب بنكي عبر الإنترنت: Wwww.ca-egypt.com
3-3- الوصول إلى حساب بنكي عبر الإنترنت: Wwww.ca-egypt.com
3-4- الوصول إلى حساب بنكي عبر الإنترنت: Wwww.ca-egypt.com
3-5- الوصول إلى حساب بنكي عبر الإنترنت: Wwww.ca-egypt.com

Third: The Secret Code
3-1- Access to the Bank Online Banking Service is password protected. The Customer shall register his password at his own responsibility and shall always keep it confidential as per the security requirements.
The Customer shall not reveal his password to any other person.

3-2- The Customer must immediately change his password if he becomes aware that another person knows it and bear full responsibility for this. Where the password is not changed, any instructions or banking transactions shall be regarded as done by the Customer. The Bank shall not be responsible in any way where instructions or transactions are made by another person’s use of the password.

3-3- The Customer must immediately contact the Bank if it appears to him or becomes aware that someone has accessed his personal security details. The Customer shall be responsible for not complying with this requirement where a non-authorised transaction on his account has been executed and confirmed by the use of his personal data.

3-4- The Customer shall be responsible for all instructions or transactions sent to the Bank from the moment he accesses the service by using the Bank’s security procedures to his exit. These transactions shall be entered in the Bank’s books and are deemed final and non-contestable by the Customer.

Fourth: Transactions

4-1- All automated banking instructions that the Customer issues and sends to the Bank shall be valid up to 2 p.m. on any banking day in Egypt. The instructions shall be executed on the next banking day after 2 p.m. shall be executed on the next banking day.

4-2- The banking services made through the Electronic Banking Services may not always receive same day value. Delays may occur for many reasons including but not limited to the time or date of giving the instructions, holidays or system problems which computers experience. The Bank shall not be liable for any loss resulting from the delay of the execution of banking transactions.

4-3- The Customer access and all instructions or transactions done through the Electronic Banking Service shall be subject to the Bank’s approval and binding to both of them in the case of any legal dispute. The Customer’s statement of account shall include all banking operations performed through the service.

4-4- The Customer shall not make transfers or issue instructions or request transactions exceeding the balance available in his account. Otherwise, the Bank shall be entitled to refuse to execute the transfer, instruction or transaction immediately and without the need of any notification.

4-5- The Bank shall execute the Customer’s transfers, the instructions, the transactions or the requests at the Bank’s rate of exchange or interest rates at the date of execution.

- The Customer shall be responsible for all transactions executed through the use of the Service and the payment of any due to the Bank resulting from such use.

4-6- The Customer’s use of the service shall not entitle him to have his account overdraft except within the limits of the overdraft account agreed upon with the Bank from time to time.

Fifth: Charges

5-1- The service fees and charges and any amendments thereof shall be published on the Bank’s tariffs and may be changed from time to time. The Customer shall be able to see them at any of the Bank's branches.

5-2- The Bank shall debit the Customer’s account with service fees and charges. The Customer agrees to pay the fees and charges for the service or any part of it.

Sixth: Availability of the Service

6-1- The Bank shall make reasonable effort to provide the service. However, the Bank shall not be liable for any failure to provide all or part of the Bank Online Banking Service for any reason beyond its control including in particular any suspension for maintenance or upgrades to the Bank’s systems or those at any party the Bank uses to provide the Service.

6-2 In case of service interruption due to pre-scheduled maintenance works, the Bank shall inform the customer accordingly on the Bank’s Official Website, via SMS or email.

6-3 The service providing hours (daily, weekly, or during the Bank’s holidays or official holidays) shall be available on the Bank’s Official Website (www.ca-egypt.com), which were notified to the customer (service user) by virtue of Article One herein.

Fourth: Transactions

4-1 All automated banking instructions that the Customer issues and sends to the Bank shall be valid up to 2 p.m. on any banking day in Egypt. The instructions shall be executed on the next banking day after 2 p.m. shall be executed on the next banking day.

4-2 The banking services made through the Electronic Banking Services may not always receive same day value. Delays may occur for many reasons including but not limited to the time or date of giving the instructions, holidays or system problems which computers experience. The Bank shall not be liable for any loss resulting from the delay of the execution of banking transactions.

4-3 The Customer access and all instructions or transactions done through the Electronic Banking Service shall be subject to the Bank’s approval and binding to both of them in the case of any legal dispute. The Customer’s statement of account shall include all banking operations performed through the service.

4-4 The Customer shall not make transfers or issue instructions or request transactions exceeding the balance available in his account. Otherwise, the Bank shall be entitled to refuse to execute the transfer, instruction or transaction immediately and without the need of any notification.

4-5 The Bank shall execute the Customer’s transfers, the instructions, the transactions or the requests at the Bank’s rate of exchange or interest rates at the date of execution.

- The Customer shall be responsible for all transactions executed through the use of the Service and the payment of any due to the Bank resulting from such use.

4-6 The Customer’s use of the service shall not entitle him to have his account overdraft except within the limits of the overdraft account agreed upon with the Bank from time to time.

Fifth: Charges

5-1 The service fees and charges and any amendments thereof shall be published on the Bank’s tariffs and may be changed from time to time. The Customer shall be able to see them at any of the Bank’s branches.

5-2 The Bank shall debit the Customer’s account with service fees and charges. The Customer agrees to pay the fees and charges for the service or any part of it.

Sixth: Availability of the Service

6-1 The Bank shall make reasonable effort to provide the service. However, the Bank shall not be liable for any failure to provide all or part of the Bank Online Banking Service for any reason beyond its control including in particular any suspension for maintenance or upgrades to the Bank’s systems or those at any party the Bank uses to provide the Service.

6-2 In case of service interruption due to pre-scheduled maintenance works, the Bank shall inform the customer accordingly on the Bank’s Official Website, via SMS or email.

6-3 The service providing hours (daily, weekly, or during the Bank’s holidays or official holidays) shall be available on the Bank’s Official Website (www.ca-egypt.com), which were notified to the customer (service user) by virtue of Article One herein.

Third: Transactions

3-2 The Customer must immediately change his password if he becomes aware that another person knows it and bear full responsibility for this. Where the password is not changed, any instructions or banking transactions shall be regarded as done by the Customer. The Bank shall not be responsible in any way where instructions or transactions are made by another person’s use of the password.

3-3 The Customer must immediately contact the Bank if it appears to him or becomes aware that someone has accessed his personal security details. The Customer shall be responsible for not complying with this requirement where a non-authorised transaction on his account has been executed and confirmed by the use of his personal data.

3-4 The Customer shall be responsible for all instructions or transactions sent to the Bank from the moment he accesses the service by using the Bank’s security procedures to his exit. These transactions shall be entered in the Bank’s books and are deemed final and non-contestable by the Customer.

Fourth: Transactions

4-1 All automated banking instructions that the Customer issues and sends to the Bank shall be valid up to 2 p.m. on any banking day in Egypt. The instructions shall be executed on the next banking day after 2 p.m. shall be executed on the next banking day.

4-2 The banking services made through the Electronic Banking Services may not always receive same day value. Delays may occur for many reasons including but not limited to the time or date of giving the instructions, holidays or system problems which computers experience. The Bank shall not be liable for any loss resulting from the delay of the execution of banking transactions.

4-3 The Customer access and all instructions or transactions done through the Electronic Banking Service shall be subject to the Bank’s approval and binding to both of them in the case of any legal dispute. The Customer’s statement of account shall include all banking operations performed through the service.

4-4 The Customer shall not make transfers or issue instructions or request transactions exceeding the balance available in his account. Otherwise, the Bank shall be entitled to refuse to execute the transfer, instruction or transaction immediately and without the need of any notification.

4-5 The Bank shall execute the Customer’s transfers, the instructions, the transactions or the requests at the Bank’s rate of exchange or interest rates at the date of execution.

- The Customer shall be responsible for all transactions executed through the use of the Service and the payment of any due to the Bank resulting from such use.

4-6 The Customer’s use of the service shall not entitle him to have his account overdraft except within the limits of the overdraft account agreed upon with the Bank from time to time.
Seventh: Terms and Conditions of Agreement

7-1. The Customer hereby explicitly acknowledges the validity of the Bank’s automatic and electronic extracts establishing the Customer instructions and transactions through the electronic service whether these extract are in English or Arabic appearing on the internet system.

7-2. The Customer authorizes the Bank to store the internet, mobile or email correspondences by using the modern computer archiving systems or other. The Customer also accepts that extracted copies are identical to the original and have full authority in matters of proof and confirms the validity of his signature on the documents archived in the stated manner.

7-3.a. All transactions, instructions and transfers performed using the service and whose results appear on the account shall be mentioned in the Customer’s statement of account periodically sent every three months as required by law.

The Customer must reply to the statement within fifteen days of being notified of his balance, otherwise he shall be deemed to have accepted the contents of the statement.

7-3.b. Customer Complaints Handling Mechanism:

The customer shall contact the Call Center at 19191 or pay a visit to the nearest branch to submit his/her complaint in writing. Then the Complaints & Quality Management Dept. shall examine the complaint within a period of not less than two working-days and not more than 7 working-days.

7-4. The Bank shall not be responsible for any unauthorized access by third parties.

7-5. The Customer authorizes the Bank and use the services of specialised entities for providing ATM or any other activities. The Customer shall not consider this a violation of the confidentiality if his bank accounts.

7-6. The Bank and any entity it engages its services shall not be responsible for losses arising from delays in sending or transmitting, non-receipt or loss of information, or breakdowns or emergencies such as electricity breakdowns, suspension of work, strikes, force majeure, natural disasters, security problems, measures taken by the state’s authorities or any other events. The Customer shall not hold the Bank liable for damages sustained by the Customer, the technology, the authorities or any other events. The Customer shall not hold the Bank liable for any losses arising from delays in sending or transmitting, non-receipt or loss of information, or breakdowns or emergencies such as electricity breakdowns, suspension of work, strikes, force majeure, natural disasters, security problems, measures taken by the state’s authorities or any other events.

7-7. The Customer authorizes the Bank to cooperate with any other party to transfer the information sent by SMS authorizes the showing of information on the screens of the electronic equipment. Bank shall not be responsible where a third party – without the Bank’s approval or participation – succeeds in obtaining information of the accounts opened in the Customer’s name at the Bank.

7-8. The Customer shall maintain the secrecy of the data sent by the Bank by any of the electronic means fixed by the Customer and the Bank shall not liable for the leakage of any such data.

Eighth: The Electronic Services and Conditions for each

8-1. Phone Banking Service: PhonePlus

8-1-1. The Customer authorizes the Bank to record the telephone conversations concerning the service offered to the Customer through its specialised centre. The Customer recognises these recordings as true evidence. The Bank shall also be entitled to use these recordings in the cases it considers using them.

8-1-2. Prior to using the service, the Customer shall contact the Bank Call Centre to confirm his identity prior to the activation of the service. The shall then be transferred to the Interactive Voice Response - IVR (PhonePlus – Phone Banking) service to personally create his password.

8-1-3. Telephone Personal Identification Number (TPIN): is the secret code, which the customer creates and uses to access the Phone banking Service – Phone Plus and it allows the bank to ascertain the identity of the customer.

8-1-4. Activation code: is a secret code automatically sent to the Customer’s mobile phone number registered at the Bank and by which the Service is activated.

سابعاً: بنود وشروط الاتفاق

7-1. يعتبر المقرر مراجعة هذه الاتفاقية للجهة الدائمة لتأشیرات البنك الجزائرية الاقتصاد والإلكترونية المثبتة على طريقة الخدمة سواء ذاتها أو الخدمات الإلكترونية المتاحة على نظام شبكة الإنترنت.

7-2. يصرح البنك بطريق كود مراقبة على الشبكة أو الاتصال المحمول أو Email (Archiving) - في حال ردّ أداء الخدمة عبر موقع في حالة النقص في الكود السري الذي تم إرساله بواسطة البنك.

الاستبعادات تعبر عن إعادة الإعلان للجهة الدائمة في الحالات ويعزى بصفحة توقيعات الإلكترونية المستوردة التي حبت هذه النقطة.

7-3.a. جميع المعاملات والتغيرات والتيمكانت التي نفذت باستخدام الخدمة وتم الكشف عليها بتقديم الخدمات المحددة لكل ثلاثية أشهر وفقاً لأحكام القانون، وتثبت على العملية، بدقة أو الإعتراف بوجود ما جاء بالكشف خلال حالة عدم غياب أو تأكد من تأثير إعلامية بالرد، و/or اعتبار مؤتمراً على صحة ما ورد بالكشف.

7-3.b. البث في شبكة وسائل الإعلام: يتم إصدار النظام لكل عملاء على رقم 19191 أو يقوم بزيارة أقرب فرع.

لقد أداة الشكوى الجديدة فيما شركة خدمة في حالات فرع.

7-4. البنك غير مسئول عن أي تأخير غير موسوع، بما من قبل طرف ثالث.

7-5. banco يصرح المقرر في حالة القيام بكفاءة كنظام خدمات الأرقام الأخرى.

7-6. البنك وان أي نقطة أخرى أن يتفق مع الخدمة المخصصة دون أن يتغير ذلك إخلاان بسرعة.

المحاسبات

7-7. يتم ترتيب أي معلومات عن عائشة البنك أو المباراة المخصصة التي يتفق البنك، معروف أن أي أعمال تجارية في إرسال ونظام المعلومات، ودعم تلقائي، أو أخطاء في البطاقة أو الأحداث المخاطرة مثل الخصائص في الاتصالات، أو أخطاءamelier العميل أو العمر، أو الرعاية أو الأذى، أو الترطيب، أو الهدايا، أو أي أحداث أخرى. ولا تفع أي معلومات على عائشة البنك من جراء وقوع أي أضرار على المقرر، أو المقترحات الإلكترونية أو الأطراف الأخرى، أو أي من الحالات المذكورة أعلاه بسبب ذلك.

8-2. يصرح المقرر لبائع في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

7-8. يتم إصدار النافذة في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

المقدمة من قبل المقرر المقرر البنكي الإلكتروني فإنه يكون على المقرر المحافظة على شروط البنوك سواء بناء على كود البنك.

7-9. يصرح المقرر أنه في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

8-2. يصرح المقرر في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

ثامناً: خدمات الإلكترونية والشروط الخاصة

8-1. خدمة الاتصال البنكي: FlexLine

8-1-1. يصرح المقرر البنكي بتسجيل المعلومات الباحثة في شأن الخدمة المقدمة.

أي معلومات أخرى أنه يتفق مع الخدمة المخصصة دون أن يتغير ذلك إخلاان بسرعة.

8-1-2. يتم إصدار النافذة في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

تم إرسال الكمبيوتر السري للنافذة، وهو كود سري يتم إرساله في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

8-1-3. يصرح المقرر إنه في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

8-1-4. يصرح المقرر إنه في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

هذا الكود النافذة لخدمة البنك

يتم إرساله في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

بحث وتشكيك في خدمة الادارة: تم إرساله في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

8-1. يصرح المقرر في حالة إرسال البنوك لبيانات كفالة استخدام أي أسلوب الأرقام الأخرى.

8-1-1. يصرح المقرر البنكي بتسجيل المعلومات الباحثة في شأن الخدمة المقدمة.
8-1-6: The Customer authorizes the Bank to execute the telephone instructions sent by the use of his password under the banking telephone system. The instructions shall be deemed issued by the Customer personally and if full responsible for this. The Bank shall be liable for the accuracy of the Customer's instructions or requested banking transactions. These banking transactions shall be entered in the Bank's books and deemed final and non-contestable by the Customer.

8-2- Online Banking

8-2-1: The Online Banking Service can only be accessed through the Bank official website www.ca-egypt.com The Customer shall not use any other links or addresses.

8-2-2: User Name: is the user name which the Customer creates and to access the online banking service.

8-2-3: Password: is the secret password which the customer Creates and uses to access the online banking service and allow the bank to verify the Customer's identity.

8-2-4: Challenge question: is the secret security question which the Customer selects and creates its answer to use it to access the online banking service and allows the bank to verify the Customer’s identity.

8-2-5: Security questions: is a secret security question which the Customer selects and creates its answer to allow the bank to verify the Customer’s identity to allow him to change his personal or secret information which include but not limited to changing the password, the challenge questions or other.

8-2-6: Activation code: is a secret code automatically sent to the Customer’s mobile phone number registered at the Bank and by which the Online Banking Service is activated.

8-2-7: Token Security Code: is a secret code automatically generated from Token Software/Hardware device registered by the user through his E-Banking service and by which the customer authorizes the online/mobile banking transactions.

8-2-8: The customer acknowledge that all fund transfers or payments to other parties executed through the Online/mobile Banking Service are confirmed by the secret Security Code generated from Token Software/Hardware device of the client, shall be confirmed acknowledgement that the customer execution of these transactions – and at his own responsibility and the Bank shall not be liable for the validity of these transactions.

8-3- ATM Services

8-3-1- Cash Withdrawals

a- The Bank shall be entitled to change the withdrawal limits from time to time according to its policy.

b- Cash withdrawals shall be recorded by the ATM terminal in the Customer’s account. In case of a legal dispute, the Customer hereby agrees and accepts the recorded transactions as accurate evidence.

c- All cash withdrawn shall be debited from the Customer’s accounts and entered in the Bank’s books. The entries shall be final and may not be contested by the Customer.

d- The Bank shall be entitled and the Customer shall not object to partial or full repayment (by crediting to the Customer’s account) or not to refund the forgotten uncolleced sums according the inventory procedures.

e- Cash withdrawals or transfers in local or foreign currency and conversion into local currency shall be calculated at the prevailing exchange rates determined by the Bank on the day of conversion.

8-3-2- Cash Deposits

a- The ATM terminal will produce a receipt of the deposited amounts. The deposited amounts will be electronically credited to the Customer account immediately or within five working days following the deposit date depending on the purpose of the deposit. The Customer shall have no right of recourse against the Bank for any claims related to any arrangements the Customer has for using these amounts during this period.

8-1-5: The Bank shall not reveal his TPIN to any person. If accidently the password becomes known to others, he shall change it immediately, otherwise unauthorized persons will have the opportunity to use the service. In such case, the Bank shall not be liable at all for any banking transactions executed by the use of the Customer’s password.

8-1-6: The Customer authorizes the Bank to execute the telephone instructions sent by the use of his password under the banking telephone system. The instructions shall be deemed issued by the Customer personally and if full responsible for this. The Bank shall be liable for the accuracy of the Customers instructions or requested banking transactions. These banking transactions shall be entered in the Bank’s books and deemed final and non-contestable by the Customer.

8-1-7: Fines the Customer's bank account, shall be confirmed acknowledgement that confirmed by the secret Security Code generated from Token Software/Program.

8-2-2: The customer acknowledge that all fund transfers or payments to other parties executed through the Online/mobile Banking Service are confirmed by the secret Security Code generated from Token Software/Program.

8-2-3: Challenge question: is the secret security question which the Customer selects and creates its answer to use it to access the online banking service and allows the bank to verify the Customer’s identity.

8-2-4: Security questions: is a secret security question which the Customer selects and creates its answer to allow the bank to verify the Customer’s identity to allow him to change his personal or secret information which include but not limited to changing the password, the challenge questions or other.

8-2-5: Activation code: is a secret code automatically sent to the Customer’s mobile phone number registered at the Bank and by which the Online Banking Service is activated.

8-2-7: Token Security Code: is a secret code automatically generated from Token Software/Hardware device registered by the user through his E-Banking service and by which the customer authorizes the online/mobile banking transactions.

8-2-8: The customer acknowledge that all fund transfers or payments to other parties executed through the Online/mobile Banking Service are confirmed by the secret Security Code generated from Token Software/Hardware device of the client, shall be confirmed acknowledgement that the customer execution of these transactions – and at his own responsibility and the Bank shall not be liable for the validity of these transactions.

8-3- ATM Services

8-3-1- Cash Withdrawals

a- The Bank shall be entitled to change the withdrawal limits from time to time according to its policy.

b- Cash withdrawals shall be recorded by the ATM terminal in the Customer’s account. In case of a legal dispute, the Customer hereby agrees and accepts the recorded transactions as accurate evidence.

c- All cash withdrawn shall be debited from the Customer’s accounts and entered in the Bank’s books. The entries shall be final and may not be contested by the Customer.

d- The Bank shall be entitled and the Customer shall not object to partial or full repayment (by crediting to the Customer’s account) or not to refund the forgotten uncolleced sums according the inventory procedures.

e- Cash withdrawals or transfers in local or foreign currency and conversion into local currency shall be calculated at the prevailing exchange rates determined by the Bank on the day of conversion.

8-3-2- Cash Deposits

a- The ATM terminal will produce a receipt of the deposited amounts. The deposited amounts will be electronically credited to the Customer account immediately or within five working days following the deposit date depending on the purpose of the deposit. The Customer shall have no right of recourse against the Bank for any claims related to any arrangements the Customer has for using these amounts during this period.

8-1-5: The Bank shall not reveal his TPIN to any person. If accidently the password becomes known to others, he shall change it immediately, otherwise unauthorized persons will have the opportunity to use the service. In such case, the Bank shall not be liable at all for any banking transactions executed by the use of the Customer’s password.

8-1-6: The Customer authorizes the Bank to execute the telephone instructions sent by the use of his password under the banking telephone system. The instructions shall be deemed issued by the Customer personally and if full responsible for this. The Bank shall be liable for the accuracy of the Customers instructions or requested banking transactions. These banking transactions shall be entered in the Bank’s books and deemed final and non-contestable by the Customer.

8-2- Online Banking

8-2-1: The Online Banking Service can only be accessed through the Bank official website www.ca-egypt.com The Customer shall not use any other links or addresses.

8-2-2: User Name: is the user name which the Customer creates and to access the online banking service.

8-2-3: Password: is the secret password which the customer Creates and uses to access the online banking service and by which the customer authorizes the online/banking service and allows the bank to verify the Customer’s identity.

8-2-4: Challenge question: is the secret security question which the Customer selects and creates its answer to use it to access the online banking service and allows the bank to verify the Customer’s identity.

8-2-5: Security questions: is a secret security question which the Customer selects and creates its answer to allow the bank to verify the Customer’s identity to allow him to change his personal or secret information which include but not limited to changing the password, the challenge questions or other.

8-2-6: Activation code: is a secret code automatically sent to the Customer’s mobile phone number registered at the Bank and by which the Online Banking Service is activated.

8-2-7: Token Security Code: is a secret code automatically generated from Token Software/Hardware device registered by the user through his E-Banking service and by which the customer authorizes the online/mobile banking transactions.

8-2-8: The customer acknowledge that all fund transfers or payments to other parties executed through the Online/mobile Banking Service are confirmed by the secret Security Code generated from Token Software/Hardware device of the client, shall be confirmed acknowledgement that the customer execution of these transactions – and at his own responsibility and the Bank shall not be liable for the validity of these transactions.

8-3- ATM Services

8-3-1- Cash Withdrawals

a- The Bank shall be entitled to change the withdrawal limits from time to time according to its policy.

b- Cash withdrawals shall be recorded by the ATM terminal in the Customer’s account. In case of a legal dispute, the Customer hereby agrees and accepts the recorded transactions as accurate evidence.

c- All cash withdrawn shall be debited from the Customer’s accounts and entered in the Bank’s books. The entries shall be final and may not be contested by the Customer.

d- The Bank shall be entitled and the Customer shall not object to partial or full repayment (by crediting to the Customer’s account) or not to refund the forgotten uncolleced sums according the inventory procedures.

e- Cash withdrawals or transfers in local or foreign currency and conversion into local currency shall be calculated at the prevailing exchange rates determined by the Bank on the day of conversion.

8-3-2- Cash Deposits

a- The ATM terminal will produce a receipt of the deposited amounts. The deposited amounts will be electronically credited to the Customer account immediately or within five working days following the deposit date depending on the purpose of the deposit. The Customer shall have no right of recourse against the Bank for any claims related to any arrangements the Customer has for using these amounts during this period.

8-1-5: The Bank shall not reveal his TPIN to any person. If accidently the password becomes known to others, he shall change it immediately, otherwise unauthorized persons will have the opportunity to use the service. In such case, the Bank shall not be liable at all for any banking transactions executed by the use of the Customer’s password.
If the cash deposit includes any counterfeit banknotes, the total amount of these noted shall be automatically deducted from the deposited accounts. The Customer shall bear the judicial and criminal liability for this. The Bank shall be entitled to take all legal measures by itself and notify the competent authorities.

8.3-3 Cheque Deposits
a. Deposited cheques are subject to the Bank’s verification procedures. The Bank’s decision in this regard is final. The Customer shall not be entitled to object. The Bank shall also be entitled to present these cheques to any of its agents who are authorised to collect them through their sub-agents.
b. The Bank shall not be responsible for non-payment due to the loss in the mail, stop payment, forgery, insufficiency of funds or any other reason.
c. All deposited cheques shall be available for withdrawing only after their final collection. In the event that the deposited cheques are credited with a value date and not cleared within the given period, the Bank – at its discretion – shall be entitled to extend or reverse the transaction without referring to the account holder.

8.3-4 Transfers from Current Or Savings Accounts
- All amounts transferred to other accounts by the Customer shall be debited to the Customer’s account and entered in the Bank’s books and all entries shall be considered final. The Customer shall not be entitled to contest these entries.

8.3-5 Additional Services
a. As there will be continuous development of new services offered by the Bank, the Bank reserves the right to introduce and announce them to the Customers. The Bank shall also announce its applicable charges if any.
b. The Bank reserves the right to cancel or modify any of the services made available to its Customers.

8.3-6 General Conditions
a. The Bank reserves the right to close or move any ATM terminal without previous notification to its Customers. The Customers shall not be entitled to the right of recourse against the Bank due to breakdowns sustained by the cards, the ATM such as electrical power or system failures, non-availability of money or any other technical reason.
b. The Customers shall be fully responsible for the accuracy of the data they enter on the ATM keyboard. The Bank shall not be liable for any action resulting from incorrect information.
c. In course of using the ATMs the Customer hereby allows the Bank to manage them by the specialised entities he contracts. The Bank reserves the right to close or move any ATM terminal without previous notification to its Customers. The Customers shall not be entitled to the right of recourse against the Bank due to breakdowns sustained by the cards, the ATM such as electrical power or system failures, non-availability of money or any other technical reason.

8.4 SMS Alert Service
8.4-1 The Customer authorizes the bank to send SMS to his mobile number registered at the Bank.
8.4-2 The Customer accepts that any information he receives under the SMS Alert Service is for his information only and shall not be considered as conclusive evidence of the matter to which it relates.
8.4-3 The Bank reserves the right at all times and at its discretion and his desire to add or change or modify the terms, conditions, features and changes of the service. Any changes or modifications of such nature may become effective and binding for the Customer.
8.4-4 The Customer acknowledges being the sole owner of the mobile phone number and line number registered at the Bank and confirms keeping the mobile at all times and under his personal responsibility. He shall also avoid losing it. The Customer releases shall not hold the Bank liable for the reading, viewing or stealing of any information through the mobile phone or any other means that allow access to the accounts and information related thereto.
8.4-5 The Customer shall inform the Bank immediately and in writing if his mobile phone is stolen or his number is changed.
8.4-6 The Customer shall settle all fees and costs set by the Bank periodically. And the Customer hereby irrevocably and fully authorizes the Bank to deduct the fees and costs from the account the Customer specifies or any other of his accounts with the Bank.

8-3-6 General Conditions
b- The Bank reserves the right to close or move any ATM terminal without previous notification to its Customers. The Customers shall not be entitled to the right of recourse against the Bank due to breakdowns sustained by the cards, the ATM such as electrical power or system failures, non-availability of money or any other technical reason.

b. As there will be continuous development of new services offered by the Bank, the Bank reserves the right to introduce and announce them to the Customers. The Bank shall also announce its applicable charges if any.

b. The Bank reserves the right to cancel or modify any of the services made available to its Customers.

8-3-6 General Conditions
b. As there will be continuous development of new services offered by the Bank, the Bank reserves the right to introduce and announce them to the Customers. The Bank shall also announce its applicable charges if any.

b. The Bank reserves the right to cancel or modify any of the services made available to its Customers.
8-4-7- The Customer acknowledges his full responsibility and not the responsibility of the Bank for any damage arising from claims, complaints, losses, damages, costs and expenses of whatever nature that could affect the result or incur by the Bank agreed to extend the SMS Alert Service to the Customer.

8-4-8- The bank have the right and without prior notice to be suspended, suspension or cancellation or termination for any reason, including, for example, and not limited to invalid data, and close the account the relevant, maintenance, modification and expansion of and improve service, company communications, mobile phone companies on the network, or by any service provider with respect to the SMS Alert service. The Bank does not assume any responsibility or liability for any suspension or cancellation or termination of service.

8-4-9- The Customer may request termination of the Service short at any time through the Online Banking service or through the Customer Service Centre 19 191 and the Customer shall pay any fees until the date of processing the termination request.

8-4-10- The Customer Authorize the Bank:
- a- Disclose any information or post, or details of the data (in our estimation, for any purpose whatsoever) about you to any other member or associate member of Crédit Agricole group and
- b- Transfer or subcontract for the provision of any part of the service offered to Customers of the bank.

Ninth: The Applicable Law

9-1- This service shall be subject to Egyptian law. The South Cairo Court of First Instance shall have jurisdiction over all disputes arising between the parties.

9-2- This Service shall be subject to the related Egyptian Laws, the Executive Regulations thereof, and the regulations and controls governing the services provided by the Bank for the internet banking customers.

9-3- In case of conflict, discrepancies or difference between the Arabic Version and the English Version, the Arabic Version will prevail and will therefore be the binding version.

Tenth: Service Validity

This Service shall commence on the date of the Customer accessing and use of any of the provided services.