

General rules

NEÖATY is a reward program from Suez Canal bank for its customers

1- The customer agrees to subscribe to the program in accordance with the below terms, in addition to the terms and conditions of opening a bank account, issuing a credit card, a debit card or a prepaid card and Suez Canal bank Internet banking.

2- The customer is automatically enrolled in the program for free with no self-registration according to the points earning eligibility criteria set by the bank.

3- Suez Canal bank may disqualify the customer from **NEÖATY** program or cancel the accumulated points on their account in case any of the following:

- Closing your account, your card or any of your Suez Canal bank products.
- You face any legal liability.
- Delay in payment of any of your accounts / cards for any reason.
- The use of your personal card in commercial transactions.
- Violation of any of Suez Canal bank terms and conditions.
- Any suspicious transaction that may violate the accepted public standards and ethics or prohibited by the central bank of Egypt

4- The customer must ensure their personal data and mobile number are always updated to be able to register and login to Suez Canal bank **NEÖATY** mobile application and to receive the One Time Password (OTP) at the registration on **NEÖATY** application or at points redemption. The bank will not bear any responsibility towards the customer if they do not benefit from the program because their personal data are not updated or incorrect.

5- Suez Canal bank is entitled at any time and without any notice or any responsibility towards the customer to cancel **NEÖATY** program and/or cancel and/or modify any of its features and/or enroll and/or dis-enroll customers and/or modify and/or reduce/cancel the points earning/redemption scheme for any products or services and/or reduce the monetary value of the points and/or the way the points are redeemed, even if these measures will reduce the monetary value of the points already earned after notifying the customer of the method that the bank deems appropriate.

6- Suez Canal bank is not responsible for any of the products or services, or for the quality or performance of those products and services provided by the participating merchants, service providers participating in **NEÖATY** Program. Any complaint must be addressed to the responsible merchant or service provider respectively.

7- Suez Canal bank is not responsible for the delay in receiving the SMS of the E-voucher in some cases due to technical reasons beyond the control of the Bank

Terms and conditions

- 1- Points earning mechanism is available on Suez Canal Bank Official website and **NEOATY** Mobile application
- 2- The following transactions are excluded from points earnings:
 - Cash payments or ATM cash withdrawals.
 - Annual Cards administration fees.
 - Interest or commissions charged when credit card payments are delayed
 - Late payment charges.
 - Credit card account refunded expenses and commissions.
 - Wallet transactions.
 - Commercial transactions.
- 3- The Accumulated points will be cancelled in case the cards are deactivated or cancelled.
- 4- Points are redeemed as follows:
 - Redeem the points collected at any of **NEOATY** participating merchants/stores by just mentioning your mobile number registered at **NEOATY** .
 - Merchants participating in **NEOATY** program are available on the Suez Canal Bank official website and on **NEOATY** Mobile Application.
 - Points earned cannot be replaced/transferred to cash and / or transferred to your credit card limit / no value refund is allowed under any circumstances
 - In case of partial redemptions at merchants/stores, you can still pay the difference with your credit/ debit / prepaid cards or in cash.
 - Points will not earn on any debit / credit / prepaid card transaction that has been settled prior to the date of launching **NEOATY** program.
 - Accumulated points expire after 24 months from the date of earning the points
- 5- Minimum points number to redeem an e-voucher is 10,000 points
- 6- Points are earned on active cards only.
- 7- Points are added to the card at next day of transactions settlement date.
- 8- Points cannot be redeemed if the account is delinquent.
- 9- Points will be transferred automatically from old card to renewal card.
- 10- Points are not transferable from client to another client.
- 11- Vouchers must be used in full amount one time and if the value of goods or services is below the value stated in the voucher, the difference/the unused amount cannot be refunded.
- 12- The issued voucher cannot be cancelled and cannot be returned to point in the card.
- 13- The bank is not responsible if the voucher was lost or damaged/stolen and will not issue a replacement voucher.
- 14- In case of death -God forbids- any available points are cancelled and cannot be used/redeemed
- 15- Suez Canal bank is not responsible for any of the products or services, or for the quality of the products and services provided by the merchants, service providers participating in **NEOATY** Program.
- 16- Suez Canal bank has the right to cancel the customer's accumulated points on their account and disqualifies them from **NEOATY** program in case the client violated any of the terms and conditions of program.

Electronic Coupons Terms and Conditions

1- Electronic coupons: are coupons that Suez Canal bank may provide to customers within the promotional campaigns in accordance with the eligible conditions for each campaign. Coupons can be redeemed in accordance with the terms and conditions which customers are notified with in any way the bank deems appropriate.

2- At any time and with prior notification in any way the bank deems appropriate, Suez Canal bank reserves the right to cancel the Electronic coupons and/or cancel and/or modify its features and/or change, add or remove the participating merchants or offers and/or modify or reduce the monetary value of the coupon and/or the way the coupons are exchanged, even if these measures will reduce the monetary value of the coupons already earned.

You hereby agree to subscribe in the program (**NEOATY**) in accordance with the previous conditions, which must be read in addition to reading the terms and conditions for opening a bank account, issuing a credit card, issuing a debit card, issuing a prepaid card and the Internet banking

In case of any complaints, the customer shall contact Suez Canal bank call center immediately on 19093 for all customers or by visiting the nearest branch of the bank. The bank shall respond to that complaint within 15 working days from the date the complaint is received. For other complaints related to transactions with external parties, the customer shall be notified of the time required to study that complaint. In case the customer does not accept the bank's response, he/she shall notify the bank in writing within fifteen working days from the date of receiving the bank's response. This shall include the reasons for non-acceptance to be reviewed and examined once again by the bank and the final response shall be sent to the customer within 15 working days accompanied by appropriate and clear justifications especially if the response does not change. In all cases, the customer is not entitled to resort to the Central Bank of Egypt before submitting his/her complaint to Suez Canal bank if bank does not respond within the mentioned periods.