

Redemption Instructions for Certificates of Deposits

CD Name	Currency	Tenor	Interest Type	Interest Payment Frequency	Redemption Penalty				
					1st Year	2nd Year	3rd Year	4th Year	5th Year
Yomaty Certificate with daily variable interest	EGP	3 years	Variable	Daily	A percentage of the applied interest rate is deducted according to the passed period (days) of the certificate as follows				
					%3.00	%2.00	%1.00	-	-
Talaat Harb Certificate of deposit	EGP	1 Year	Fixed	Monthly/ At maturity	- The interest is recalculated according to time deposits interest rates applied for the similar period for the first tier at the certificate purchase date minus %0.50 Then deduct the difference between the calculated interest and the disbursed interest - no interest is calculated for the fractions of a month				
IBN Misr Al-Tholatheya Descending		3 years	Fixed	Monthly / Quarterly / Annual					
Al Qimma Certificate of deposit		3 years	Fixed	Monthly					
El Tholatheya Certificate of deposit with monthly variable interest		3 years	Variable	Monthly					
Certificates of Deposit 5 years with fixed interest	EGP	5 years	Fixed	Monthly / Annually	The interest is recalculated according to the certificate interest rates applied when issued minus %1.50 Then deduct the difference between the calculated interest and the disbursed interest				
Certificates of Deposit 7 years with fixed interest	EGP	7 years	Fixed	Monthly					
Elite Certificate of deposit in USD	USD	3 years	Fixed	Quarterly	- Interest is recalculated according to the following redemption rates Then deduct the difference between the calculated interest and the disbursed interest - no interest is calculated for the fractions of a month				
					% 2.5	% 2.5	% 3.5	-	-
Al Qimma Certificate of deposit in USD	USD	3 years	Fixed	In advance	- Interest is recalculated according to the following redemption rates Then deduct the difference between the calculated interest and the disbursed interest - no interest is calculated for the fractions of a month				
					%5.00	%5.50	%6.00		
Al Thabat USD for 3 years (Purchased before 9 October 2022)	USD	3 years	Fixed	Monthly / Quarterly / Semi-annually / Annually	- The interest is recalculated according to time deposits interest rates applied at the certificate purchase date minus %0.50 Then deduct the difference between the calculated interest and the disbursed interest - no interest is calculated for the fractions of a month				
Al Thabat EUR for 3 years with fixed interest	EUR	3 years	Fixed	Quarterly	%1 of the interest rate for the lowest tier for 6 months up to less than one year.	%0.50 of the interest rate for the highest tier for a year.	%0.25 of the interest rate for the highest tier for a year.	-	-
Al Thabat USD for 5 years (Purchased before 9 October 2022) with fixed interest	USD	5 years	Fixed	Monthly / Quarterly / Semi-annually / Annually	- The interest is recalculated according to time deposits interest rates applied at the certificate purchase date minus %0.50 Then deduct the difference between the calculated interest and the disbursed interest - no interest is calculated for the fractions of a month				
Al Thabat EUR for 5 years with fixed interest	EUR	5 years	Fixed	Quarterly	Redemption isn't available	%1 of the interest rate for the highest tier for a year.	%0.75 of the interest rate for the highest tier for a year.	%0.50 of the interest rate for the highest tier for a year.	%0.25 of the interest rate for the highest tier for a year.
Al Thabat USD for 3 years (Purchased starting from 9 October 2022) with fixed interest	USD	3 years	Fixed	Monthly / Quarterly / Semi-annually / Annually	A percentage of the disbursed interest is deducted according to the following percentages				
					%90	%75	%50	-	-
Al Thabat USD for 5 years (Purchased starting from 9 October 2022) with fixed interest	USD	5 years	Fixed	Monthly / Quarterly / Semi-annually / Annually	A percentage of the disbursed interest is deducted according to the following percentages				
					%90	%75	%60	%50	%40
Certificate of deposit GBP with variable interest	GBP	3 years	Variable	Semi-annually	The certificate will be redeemed at its full value at any time in addition to the interest calculated for the period in days from the date of the last interest disbursed to the customer until the day before the date of redemption according to the interest rate of the overdrawn current accounts with foreign currency at the time of redemption / 365				
Certificate of deposit EUR with variable interest	EUR	3 years	Variable	Semi-annually					

Tax number 200-005-316

*Terms and conditions apply

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Belady Certificate of deposit in foreign currencies	USD	1 Year	Fixed	Semi-annually	Redemption isn't available				
		3 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					%90	%75	%50	-	-
		5 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					Redemption isn't available	%75	%60	%50	%40
	EUR	1 Year	Fixed	Semi-annually	Redemption isn't available				
		3 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					%90	%75	%50	-	-
		5 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					Redemption isn't available	%75	%60	%50	%40
	GBP	1 Year	Fixed	Semi-annually	Redemption isn't available				
		3 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					%90	%75	%50	-	-
		5 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					Redemption isn't available	%75	%60	%50	%40
	AUD	1 Year	Fixed	Semi-annually	Redemption isn't available				
		3 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					%90	%75	%50	-	-
		5 years	Fixed	Semi-annually	A percentage of the disbursed interest is deducted according to the following percentages				- no interest is calculated for the fractions of a month
					Redemption isn't available	%75	%60	%50	%40
El Ekhtiar certificate of deposit with accumulative interest rate in USD	USD	3 years	Cumulative	At maturity	A percentage of the applied cumulative interest rate is deducted according to the following redemption rates				
					%2.00	%1.50	%1.00	-	-
		5 years	Cumulative	At maturity	A percentage of the applied cumulative interest rate is deducted according to the following redemption rates				
					Redemption isn't available	%2.00	%1.50	%1.00	-

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