

### **Terms and conditions governing Mashreq Egypt certificates of deposits**

1. This certificate is issued to Mashreq Egypt ("**Bank**") customer's individuals for a tenor of three (3) years, five (5) years, seven (7) years and ten (10) years according to the customer's choice at the time of the purchase.
2. Minimum principle amount for certificate is EGP 1,000 or USD 1,000 (if applicable) and the Certificate face value is multiples of EGP or USD 1,000 (if applicable).
3. The interest is calculated effective next day of certificate purchase and is received on a monthly, quarterly, semiannually or annually basis as per customer's request.
4. The certificate can be purchased in the name of minors or a third party according to terms and conditions applied on this issue at the time of the purchase and provided a power of attorney issued by the minor or the third party, or a law or a court or competent authority order allowing the customer to perform such act.
5. There is no maximum limit to the number or value of certificates a customer can purchase.
6. The certificate is personal for the person having their name on it. The Certificate principal and its interest can only be encashed by the customer or their authorized representative.
7. Certificate can be borrowed against from the Bank according to the rules of the borrowing terms and conditions applicable by the Bank at the time.
8. The Certificate is fully refunded at maturity date according to purchase conditions and can be replaced by another certificate according to holder's request and purchase conditions at maturity date.
9. Certificate can only be redeemed after 6 months from Certificate issuance date. through any of the Bank's digital channels allowing such service. In case of redemption before the certificate maturity date, the Bank reserves its right to deduct redemption fees from the accumulated interest as illustrated below:

Premature Redemption Fees					
Currency	USD (if applicable)	EGP			
periodicity	3 Years	3 Years	5 Years	7 Years	10 Years
07 To 12 Mths	4.50%	15.00%	6.00%	8.50%	3.75%
13 To 24 Mths	4.00%	14.00%	5.00%	7.50%	3.50%
25 To 36 Mths	3.50%	13.00%	4.00%	7.00%	3.25%
37 To 48 Mths	-		3.50%	6.00%	3.00%
49 To 60 Mths	-		3.00%	5.50%	2.75%
61 To 72 Mths	-		-	4.50%	2.50%
73 To 84 Mths	-		-	3.50%	2.00%
85 To 96 Mths	-		-	-	1.75%
97 To 108 Mths	-		-	-	1.625%
109 To 120 Mths	-		-	-	1.50%