

Terms & Conditions of the Promotional Campaign on EGP Deposit Accounts and Savings products Offered by QNB Egypt (June - September 2026)

These Terms & Conditions apply to the promotional campaign related to EGP deposit accounts and savings products offered by QNB Egypt. Participation in the campaign should be deemed to be the customer's acceptance of all the terms and conditions stated below.

1. Campaign Period

- The campaign starts from June 1st, 2026, until September 30th, 2026.
- The Bank reserves the right to amend or extend the campaign period as deemed appropriate and after obtaining the necessary approvals.

2. Eligible Customers

- The campaign is available to all existing and new individual customers.
- The Bank reserves the right to exclude any customer who does not meet the campaign requirements or violates the Bank's internal policies.
- Deceased customers before the draw day will be excluded.

3. Eligible Products and Currencies

- The campaign applies to total deposits in local currency (Egyptian Pound) only.
- Eligible products include:
 - Current Accounts.
 - Savings Accounts.
 - Certificates of Deposit and Time Deposits (CDs / TDs).

4. Participation Mechanism & Chance Calculation

- Customers will receive one chance into the draw for every net increase of EGP 50,000 in their total relationship balance with the Bank during each month of the campaign and its multiples.
- The net increase shall be calculated based on comparing the total relationship balance at the end of each month against the previous month-end balance as follows:
 - June compared to May.
 - July compared to June.
 - August compared to July.
 - September compared to August.

- One chance shall be granted for every net increase of EGP 50,000.
- Customers shall receive additional chances for every additional net increase of EGP 50,000.
- In case the customer withdraws the achieved incremental balance during any month of the campaign, the chances earned from the previous month shall remain valid and eligible for the draw.
- Each month shall be calculated independently according to the net increase achieved during that month.

5. Prizes

- The campaign includes the following prizes.

| Prizes | Prize Value |
|-------------------------------------|---------------|
| 1 st Prize (Grand Prize) | EGP 1,000,000 |
| 2 nd Prize | EGP 250,000 |
| 3 rd Prize | EGP 250,000 |
| 4 th Prize | EGP 250,000 |

6. Selection of Winners

- The draw is conducted under the supervision of the Ministry of Social Solidarity and licensed under No. 170 for the year 2026 in accordance with the applicable laws and regulations.
- Winners shall be announced after the end of the campaign during October 2026.
- Each winner shall only be entitled to win one prize throughout the campaign period.
- The bank has the right to disclose the names of the winners.
- In case of any reservation or legal disputes regarding any customer accounts, winner cannot receive the prize.
- In case of Joint, minor and care accounts, the required declaration form must be signed to receive the prize.

7. General Terms

- The Bank reserves the right to amend or terminate the campaign at any time after obtaining the necessary regulatory approvals.
- The Bank's decisions regarding the campaign, chance calculation mechanism, and winner selection shall be final and non-contestable.
- The bank has the right to photograph the award ceremony proceedings and to announce them through all advertising and media channels, this is for ensuring transparency.
- Participation in the campaign shall be subject to the Bank's general terms and conditions.
- The applicable laws and regulations of the Arab Republic of Egypt shall apply.
- This offer shall be considered void in cases of misuse.
- The Bank reserves the right to exclude any customer from the campaign without prior notice if it is determined that the customer does not satisfy the terms and conditions of the campaign set forth above.