

### Certificate of Deposit Terms & Conditions:

- The period of the certificate is 3 or 5 years
- The value of the certificate is (5,000 / 1,200 / 1,000)
- Interest is calculated and added to the account each roller over
- (Monthly – Quarterly – Semi-annually – Annually)
- No drawing by Cheques on the Certificate account is applicable
- It is possible to borrow against the CD in accordance with the bank instructions followed in this regards
- No Redemption post 6 Months from date of issuance
- In case of redemption the following terms and conditions are to be applied:

- **Fixed CDs:**

- In 1<sup>st</sup> year: Apply interest rate for CD minus (4%)
- In 2<sup>nd</sup> year: Apply interest rate for CD minus (3.5%)
- In 3<sup>rd</sup> year: Apply interest rate for CD minus (3%)
- In 4<sup>th</sup> year: Apply interest rate for CD minus (2.5%)
- In the 5<sup>th</sup> year: Apply interest rate for CD minus (2%)

- **Floating CDs:**

**(Quarterly):**

- The following amounts are deducted on every EGP 5,000 of Certificate amount:
  - 1<sup>st</sup> year EGP 26.25 number of outgoing coupons till date of redemption
  - 2<sup>nd</sup> year EGP 22.50 number of outgoing coupons till date of redemption
  - 3<sup>rd</sup> year EGP 18.75 number of outgoing coupons till date of redemption

**(Monthly):**

- The following amounts are deducted on every EGP 1,200 of Certificate amount:
  - 1<sup>st</sup> year EGP 1.75 number of outgoing coupons till date of redemption
  - 2<sup>nd</sup> year EGP 1.50 number of outgoing coupons till date of redemption
  - 3<sup>rd</sup> year EGP 1.25 number of outgoing coupons till date of redemption
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- **Accumulated CDs:**

- 1<sup>st</sup> year: Apply interest rate for CD minus (3%)
- 2<sup>nd</sup> year: Apply interest rate for CD minus (2.5%)
- 3<sup>rd</sup> year: Apply interest rate for CD minus (2%)