

## Public

Dear Valued customer, Kindly note that the following information is created to help you to get accurate replies for the most commonly asked questions while using the internet banking services. Please read them in case you have any question or you need to be fully aware with the service different features.

### Internet Banking FAQ for Individuals

#### General Features

- How can I select or change my Internet banking language?  
From internet banking login page you can select your language
- How can I review the Internet Banking service terms and conditions?  
From internet banking hyperlink on login page
- From where can I trace my requests sent through the internet banking?  
After login by using (User name & Password) ➡ (Service) ➡ (My cases)

#### My internet banking Account

- Can I change my user name or password before there expiry?  
You can change your password only before expiry after login by using (User name & Password) ➡ (Security) ➡ (Change password)
- How can I change my personal contacts details?  
From branch
- If I forgot my password or it is blocked, what should I do?  
If your account is blocked or you need to reset your password you can call 16668  
If you forgot your password you can clicking on (forgot my password) and follow the steps to set new password
- How can I find the account transactions movement?
- login by using (User name & Password) ➡ (account) ➡ (My account) then select your account then clicking statement details

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### Token

- What is Token?  
Saib token is application for individual customers and hard token device for corporate customers. Soft token or hard token generate OTP number to complete your transaction
- How can I apply for Token? And how to activate it?  
Download saib token – from Apple Store or Google Play.  
From Internet Banking select (Service → Activation Token) then enter your password.  
Scan QR code using saib token  
Set new password to activate saib token  
Start to generate OTP
- How can I use the Saib-Token application to generate OTP  
Open Saib Token application then select (Generate OTP) set your password then your OTP number is displayed

### Transactions

#### ➤ Cards

- Can I reactivate deactivated card from internet banking?  
No
- How can I settle my credit cards due amounts?  
Login by using (User name & Password) ➡ (Cards) ➡ (payment to my card)  
then select debit account then add your due amount

#### ➤ Cheques

- What can I view from Cheque history screen?  
Cheque number  
Cheque status  
Cheque amount  
Cheque collection date

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- If the Cheque Book is requested through the internet banking, will I be charged by the bank?

Cheque book requested fees will deducted from customer account

- How the Cheque book is delivered?

Customer can choose nearest branch to receive it

### ➤ **Loans**

- What can be checked regarding the loan through the Internet Banking Service?

Loan total amount

Loan booking date

Loan installment

Due date

Outstanding balance

### ➤ **Transfers**

- What Types of transfers can I do?

Transfer between my accounts

Transfer to saib accounts

Domestic transfer (within Egypt)

International transfer

- What are transfer limits between accounts?
- Transfer between same customer accounts unlimited
- Transfer to saib accounts 500000 EGP
- Domestic transfer (within Egypt) 250,000 EGP
- International transfer 500,000 EGP

- How can I track my transfer “to other accounts”?

If it is between my account or saib account from account statement details

If it is domestic or international from my cases tap

- Do I have a limited number of beneficiaries that can be added?

Unlimited

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- Are there any charges and fees for transfers?

The same fees applied on Saib tariff

### CDs & TDs

- How can I know the deposits interest rates?

Login by using (User name & Password) ➡ (service) ➡ (Deposit rate)

- Can I issue CD or TD through internet banking?

Yes you can

- The deposit will be issued on same day of request?

Deposit will be issued on same day

- Auto renewal is availed trough Internet Banking

Yes

- Can I break my CD or TD using the Internet Banking?

No