

Advance Saving Certificate T&Cs

1. Based on Wakala Investment
2. An expected competitive advance profit paid once on the first working day following the booking date of the certificate
3. Expected Profit rates:

Tenor	Expected Profit rates
Advance Saving Certificate - 3 years	40% Paid once in advance (Annual expected effective rate 18.56%)
Advance Saving Certificate - 4 years	45% Paid once in advance (Annual expected effective rate 16.12%)

4. Certificate periods are 3, 4 years
5. The minimum amount to book the certificate is one million Egyptian pounds and can be increased by the multiples of EGP 10,000
6. Available for individuals only
7. The certificate can only be redeemed after 6 months from the issuance date. The redemption rates are applied on the upfront amount after 6 months from the issuance date
8. Financing can be obtained with a guarantee of up to 50% of the value of the certificate with a return rate of no less than 2% above the effective expected return rate applied to the certificate