

## International Spend Limits on Credit Cards Issued in EGP

### Credit Cards Limits

(Without submitting documents)

|                                     |          | Classic |         | Gold   |         | Platinum |         |
|-------------------------------------|----------|---------|---------|--------|---------|----------|---------|
|                                     |          | Daily   | Monthly | Daily  | Monthly | Daily    | Monthly |
| International Spend Daily & Monthly | Purchase | 20,000  | 20,000  | 25,000 | 25,000  | 50,000   | 50,000  |

### Credit Cards Limits

(With submitting documents for traveling abroad)

|                                     |               | Classic |         | Gold   |         | Platinum |         |
|-------------------------------------|---------------|---------|---------|--------|---------|----------|---------|
|                                     |               | Daily   | Monthly | Daily  | Monthly | Daily    | Monthly |
| International Spend Daily & Monthly | Cash Purchase | 2,000   | 2,000   | 4,000  | 4,000   | 10,000   | 10,000  |
|                                     |               | 60,000  | 60,000  | 90,000 | 90,000  | 180,000  | 180,000 |

To activate the international spending limit, You can:

- Visit any of the KFH branches
- Contact the call center on 19072

The client is committed within a period of 90 days after opening the international spending limits to submit the proof of traveling abroad documents.

To submit the travel documents for traveling outside Egypt, You can:

- 1 Visit any of the KFH branches
- 2 Send an email to [traveldocs@kfh.com](mailto:traveldocs@kfh.com)

Email includes:

- National ID for Egyptians or passport number for non-Egyptians
- The last four digits of the credit card
- A clear colored copy of the documents proves traveling outside the Arab Republic of Egypt.

Documents required in case visiting the branch or through email

- Colored Copy of the Passport personal information page
- Colored Copy of the departure and arrival stamp pages from and to Egypt

## General Notes

- The maximum declared usage is the usage during the month, which begins on the 1st of the month and ends at the end of the month.
- The bank has the right to take any action it deems appropriate in the event of misuse of credit cards in international purchase transactions.
- Commercial transactions are prohibited.
- Foreign currency usage limits are subject to the credit card limit.
- Please note that the bank will receive requests to increase usage limits before traveling by 48 hours.
- It is mandatory to submit the passport with departure and arrival stamps within 90 days from the date of notification to travel outside the country. In the event of non-compliance, the card will be suspended and the procedures that follow will be initiated.
- Requests submitted on Thursdays or through the call center during the weekend or Public holidays will be processed within the next business day.
- The international usage limits for the new credit cards (New issuance / Replacement) will not be activated for 2 months from the date of their issuance until further notice.
- Mark up fees on foreign exchange rates for all cards (5%)
- Fees for withdrawing cash from ATMs outside Egypt 5% with a minimum 50 EGP
- Your request to allow the use of the credit card is subject to acceptance or rejection according to the bank's evaluation.