

Terms & Conditions and FAQs for “Free for Life”



بنك بيت التمويل الكويتي

KFH
E G Y P T

Terms & Conditions and FAQs about “Free for Life”:

1. What is Free for Life feature?

Free for Life feature automatically waives annual renewal fees for your KFH-Egypt credit card.

2. How can I benefit from Free for Life feature?

Credit cardholders benefit from free annual renewal (no renewal fees) when they use their card for purchases (local or international) within the year, with a minimum amount depending on the card type, as follows:

Visa Classic: EGP 75,000

Visa Gold: EGP 150,000

Visa Platinum: EGP 500,000

Visa Infinite: EGP 500,000

3. Is Free for Life available for all KFH-Egypt credit cards?

Yes, Free for Life is available for all existing and new KFH-Egypt credit cards.

4. How are transactions calculated to qualify for Free for Life benefit?

Only local and international purchase transactions (excluding cash withdrawals) are automatically calculated.

5. When are credit card purchase transactions calculated for the Free for Life benefit?

Eligible transactions are calculated automatically as follows:

First year of card issuance:

Eligible transactions are calculated from the card issuance date until the end of the first year of card validity.

Subsequent years:

Transactions are calculated from the previous annual renewal date until the end of each year of card validity.

Example:

- The credit card was issued in August 2026.
- Eligible transactions are calculated until the end of the first year of card validity (end of July 2027).
- If the cardholder meets the minimum usage requirement (depending on the credit card type), the annual renewal fee, which would apply in August 2027, is automatically waived.
- The same calculation method applies in all subsequent years until the card is closed or canceled.

6. **Is credit cards exempt from issuance fees under the Free for Life benefit?**
Issuance fees are not waived and are applied as usual according to the card type.
Published bank tariff applies.