

Appendix of the Terms and Conditions of Consumer Finance Agreement

These terms and conditions are an appendix to the financing agreement for the purchase of goods and services, which the customer acknowledges having read and agreed to all of the following terms and conditions:

- The financing percentage is determined by Contact Credit Tech (referred to as the company in this appendix) according to the credit limit granted to the customer for the total purchases based on the credit inquiry about the latter and according to the authorization issued by him to the company in conducting that inquiry, and the company has the right to reduce or increase the total. The percentage of financing granted by it to the client is according to its discretion.
- The total value of financing goods/services is paid in monthly installments, which the customer - the debtor to the company and the beneficiary of the financing granted by it - is obligated to pay on the 15th or 30th day of each month according to the date of execution of the transaction, starting from the date of the beginning of the installments until their end, according to the supplementary statement issued for each transaction. Financing, which indicates the price of the goods/services, the value of the total installments, the installment period, and the return rate, in light of the customer's choice of the available installment period, which may change from one transaction to another in accordance with the payment systems announced by the company from time to time. The customer is considered to have squandered the company's money if he is late in fulfilling two installments. Successive sales of goods and services that were not delivered to him except as a bare-use until all financing installments arising from any of the operations are met. He is obligated to pay all installments immediately, otherwise he will be considered a wasteful and dishonest person regarding the goods/services delivered to him.
- The company has the right to impose a monthly late fine on the customer in the event that he is late or fails, in whole or in part, to pay any installment due from him on the due date. It shall be a maximum of 9% on the value of the unpaid installments, and any amendment/change that may occur to it will take effect immediately. The company notifies the customer electronically of this.
- The company remains the owner of the goods/services being financed until it obtains all the financing installments. If the customer stops paying, the company may demand that he be obligated to pay the remaining installments in full at once and demand the imposition of a penalty of breach of trust and appropriate compensation in the event that he continues to abstain from paying for more than two consecutive installments.
- The second party has the right to accelerate the payment of all financing installments from the due date of the second installment, provided that this desire is expressed in writing to the first party no less than thirty days before the targeted payment date, provided that the full installments due are paid in accordance with paragraphs 3/b and 3/c of the contract.
- The customer is obligated to review the detailed data of the goods/services being financed by the merchant in accordance with the provisions of the law, as the company is not responsible for the goods/services being financed in terms of their specifications, condition, or any defect that may appear in them, and the customer is not permitted to plead ignorance of the apparent defect or Hidden or manufacturing defects or mistakes in choosing goods/services by choosing them themselves.
- Communication with the client is done via telephone or e-mail.
- The customer agrees that the company will mortgage the movable property upon which a security right can be created as a guarantee and insurance to fulfill the value of the obligation, debt, or financing according to the supplementary statement sent to the customer for each financing transaction within the electronic link on the electronic intermediary by completing the establishment of the security right on the goods/services, as it is a guarantee contract in the form of An electronic document has agreed and approved all of its terms and conditions, which includes the basic and supplementary data for the goods/services. The customer acknowledges that there are no bankruptcy or insolvency lawsuits filed against him, in addition to the company's right to take all necessary measures to declare the security right determined in its favor over the movable property that guarantees the movable guarantees register in accordance with the provisions of The Movable Guarantees Law promulgated by Law No. 115 of 2015 and its executive regulations and the decisions issued by the Financial Supervisory Authority in this regard. The period of the guarantee established on the guarantor movable property begins from the date the customer obtains financing for the goods/services and ends with the customer's payment of all financial obligations due to the company. The customer's hand is considered to be in control. As a matter of trust, he is obligated to preserve, maintain and repair those goods/services in accordance with the purpose for which they were prepared until the full financial obligations incurred are paid. He is obligated to notify the company if any incidents occur that may prevent him from benefiting from them completely/partially within one business day from the date of the occurrence of that incident. Through the company's e-mail designated for complaints and inquiries or the company's hotline, the customer may not, under any circumstances, perform any type of disposition on the guarantor movable property, whether by sale or lease, or conduct any of the dispositions for non-original and subsidiary ones, apparent or hidden, or arrange/make any insurance mortgage. Or in kind, or any other form of unofficial/customary disposition, in any case, before paying all the financial obligations due to the company, and his acknowledgment of his clear and uninterrupted possession of it, and without arranging any endowment, monopoly, mortgage, loan, jurisdiction, privilege, or any other rights of a third party that may affect On the company's material interests and not burdening it with any financial burdens, claims or fees to others or to any entity or legal or natural person or governmental and/or non-governmental bodies, as any of these actions are considered a betrayal of trust, with which the company has the right to annul them

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against him and against the person to whom he is acting and to take all necessary measures. Criminal procedures are being taken against him as he has squandered its money. The ban on disposal of the goods/services sold for the benefit of the company remains with the official authorities and any other party approved by the company until the last installment is paid. The ban on disposal to the customer is not canceled except after the company notifies the party to which the ban is registered, indicating that it has finally disposed of the goods/ Services replace financing.

- Financing the consideration due for insurance policies:

- The execution of the process by the "client-insured" is considered as his explicit approval of all the terms and conditions - announced at the time of executing the process - for financing the policy issued in his name by the insurance company "the insured" for the benefit of the company "the beneficiary of the insurance" and an acknowledgment by him of his knowledge and full approval of the terms and conditions. The document is financed by the latter, without prejudice to its right to notify the insurance company of canceling the policy in the event that the customer does not fulfill any of its financing installments. The total amounts paid by him are considered non-refundable and he is not entitled to claim any of them, and in the event of a total/partial loss or For any of the risks covered by the policy, the customer is obligated to pay the remaining installments due to the company for the policy in one payment.
- The customer may not change the name of the beneficiary in the insurance policy until all installments due on the financing have been paid and the customer acknowledges that he is finally and irrevocably waiving in favor of the company his right to the insurance documents and the compensation due.
- The supplementary statement - as a guaranteed contract arising from the process of selling the goods/services subject to financing - is conditional upon the fulfillment of the full financing value.
- The company has the right to terminate the financing agreement for the purchase of goods/services signed between the two parties in the event of the client's bankruptcy/insolvency or delay in fulfilling any of the installments due from him to the company on their due dates. The company has the right at any time to stop dealing - according to what it decides - provided that its rights and obligations remain. The two parties arising before the date of cancellation or termination - which are contracts and agreements related to financing the purchase of goods/services - are valid and effective until the company's receivables are fully collected.

- To ensure the confidentiality of accounts and the integrity of transactions, the client undertakes to adhere to the following points:

- Do not disclose personal or financial data or the OTP to any natural or legal person via phone, text messages, or any other electronic means.
- The company's employees will not request any personal or financial data or OTP via phone, text messages, or any electronic means.
- It is necessary to notify the company of any attempt made to obtain personal or financial data or the OTP from anyone other than the service provider immediately on the hotline 16177.
- The customer's access to this appendix is considered an explicit agreement on his part to all of the terms and conditions contained therein, as they fall within the scope of implementation and apply to him upon completion of any financing transaction, and for each of them separately, and its content is sent in the copy of this appendix within a link on the electronic medium that includes that link. Also, the confirmation code for purchasing goods/services in installments is communicated to the supplier to complete the financing process. Once the supplier is informed of the confirmation code, it is considered his agreement and acknowledgment of all terms and conditions and his conclusion of a guaranteed contract with the company for those goods/services in the form of a supplementary statement.
- The company may amend/change the content or substance of the provisions/clauses of any of the general and special terms and conditions contained in this appendix, whether by addition/deletion/replacement. This shall apply to the customer as soon as the company announces the content of the amendment/change/addition, and the company will not be responsible for any electronic obstacles to the customer. This leads to the customer not being aware of the amendment, and the customer does not have the right to claim ignorance of any change that may occur to the terms and conditions, as they are constantly available to the company for review, so that the customer's performance of any operation constitutes his implicit approval of that amendment/change.
- The provisions of Law No. 131 of 1948 issuing the Egyptian Civil Code, Law No. 18 of 2020 issuing the Law Regulating Consumer Finance Activity, and Law No. 115 of 2015 issuing the Transferable Guarantees Law and the executive regulations are applied. The South Cairo Court and its divisions or the economic courts, as the case may be, are competent to decide any dispute that arises. on the interpretation, application or enforcement of any such terms or conditions.



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- Fatory Terms & Conditions:

- Fatory is a subsequent consumer financing product offered by Contact CreditTech
- The customer applies for financing the consumer goods, products or services that he has purchased or obtained.
- The customer acknowledges the validity of invoices or payment receipts for purchase transactions, and the customer also acknowledges his responsibility for their content
- In the event that the customer obtains financing according to Fatory product, Contact CreditTech has the right to collect expenses worth no less than 5% of the financing amount.
- The purchase receipt/invoice cannot be accepted if its issuance date exceeds 6 months at the time of applying for the service
- The customer can only use Fatory product after 6 successful collection cycles without delays and a good payment history.

- Terms & Conditions of Fatory Product for Subsequent Consumer Financing with Telecom Companies:

- Fatory product for subsequent consumer financing with Telecom Companies is a subsequent consumer financing product offered by Contact CreditTech
- The customer applies for financing the consumer goods, products or services that he has purchased or obtained.
- The minimum invoice to be reverse financed is 500 Egyptian pounds
- Reverse financing is not allowed for transfer transactions between individuals through telecom companies' wallets
- The customer is allowed to refund the value of the reverse financing transaction by visiting Contact branches within a month from the date of the transaction
- The customer has the right to choose the installment period for the reverse financing transaction from 6 months to 36 months
- The customer is not entitled to use Fatory product for subsequent consumer financing with telecom companies and electronic wallets if the customer has already obtained cash financing from Contact CreditTech; and the ban shall be lifted upon payment & settlement of all debts related to cash financing
- The customer acknowledges the validity of invoices or payment receipts for purchases transactions, and the customer also acknowledges his responsibility for their content by accepting the terms and conditions on the electronic application
- In the event that the customer obtains financing according to Fatory product for subsequent consumer financing with telecom companies, Contact CreditTech has the right to collect administrative fees worth no less than 5% of the financing amount.
- The date of the invoice required to be financed must not exceed one month at the time of submitting the reverse financing request
- The purchase transaction subject to the reverse financing request must be carried out through customer's wallet with the mobile phone operating company
- The company transfers the financing amount for the transaction to the customer's wallet at the mobile phone operating company after deducting the administrative fees
- The transaction that has been successfully reverse financed cannot be refinanced again
- If customer's mobile number does not match the number registered for the customer on the company's system, a message will appear to the customer stating (Please call 16177 to update your mobile number)

- Cash Back Terms & Conditions:

- The cashback is earned when the customer executes a transaction with any of Contact CreditTech partner merchants participating in cashback offers.
- The cashback can be used at a specific list of merchants, which is available in the "My Rewards" section on Contact Now app.
- Cashback eligibility applies only to customers who are regular in paying their installments and all financial obligations on time without delay.



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- The Cash back is valid for 90 days, starting from the date the customer earns the cashback.
- After the cashback validity period ends, the customer can no longer use it, and it cannot be refunded.
- In case the cashback is used, and the customer wants to refund the main product/transaction, the customer must first return the cashback earned from this transaction through Contact Now app.

- Club Product Terms and Conditions:

- This is a club membership financing program for members identified by Contact CreditTech.
- Contact Credit Tech provides financing services to its customers who wish to purchase club memberships in return for monthly installments due to it.
- The customer has the right to choose the installation period for the financing process, from 12 to 60 months.
- If the customer is eligible & obtains financing, Contact CreditTech has the right to collect fees amounting to no less than 3% of the financing amount.
- The customer confirms & agrees to suspend the membership cards and access -both own and affiliated- to the club at all its branches if the customer is late in paying for the installments due to Contact CreditTech, and/or suspend the financed memberships and prevent the customer from entering the club and all its branches.
- The customer agrees to waive the club membership in the event of default and authorizes Contact CreditTech and the club to cancel it automatically without the need for customer's approval.
- The client acknowledges and confirms his agreement not to claim and/or recover any amounts paid to Contact CreditTech prior to the default and cancellation of membership. This is considered an explicit waiver by the client in favor of Contact CreditTech of all amounts paid, considering that what was paid by the customer/member is reflected a consideration for the use of the service provided throughout the period prior to the cancellation of membership.

- Terms and Conditions of the Auto Payment Service:

By choosing to activate the Auto Payment service and indicating agreement to these Terms and Conditions, the user/customer acknowledges that they have read and understood all provisions contained herein and agrees that these Terms and Conditions shall be immediately effective and legally binding upon them from the moment of activation.

1- Auto Payment

The Auto Payment service ("Service") enables the company's customers to pay for their monthly installments automatically using the payment card registered and stored on this application.

This service applies to:

- Customers of Contact Financial Holding and all its affiliated and subsidiary companies who have been granted credit facilities to execute financing transactions.
- Customers who have financing obligations or due installments in favor of any of Contact Financial Holding's affiliated or subsidiary companies.

2- Payment Card Data

The user/customer shall have the right to save their own payment card details within this application under their sole responsibility and with full awareness of the issuing bank's requirements, confidentiality of card information, and any withdrawal or debit-related fees. The company shall bear no responsibility whatsoever in relation to any of these matters.

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3- Service Mechanism

- The user/customer securely saves their payment card details within the application.
- The user/customer activates the service after accepting these Terms and Conditions.
- The registered card will be automatically debited for any due installments on the applicable due date (the 15th or 30th of each month).
- The user/customer may deactivate this service at any time through the application.

4- User/Customer Consent and Authorization

By activating this service, the user/customer acknowledges and agrees that:

- A. Contact Financial Holding and all its affiliated and subsidiary companies are authorized to automatically debit the due installments from the registered payment card on their respective due dates, and that all debited amounts represent valid and existing obligations under effective financing agreements.
- B. The user confirms ownership of the registered card and acknowledges that, in case of any objection or chargeback request filed with the issuing bank concerning a valid debit transaction, they shall bear the consequences of such action, including being deemed in default of their contractual obligations.

5- User/Customer Responsibility

- The user/customer bears full responsibility for ensuring that sufficient funds are available on the payment card to cover all due financial obligations on their respective due dates, without any liability on the company.
- In case of an unsuccessful debit attempt, the due installments shall remain outstanding, together with any applicable delay penalties, and such failure shall constitute a contractual default.
- The user/customer undertakes to indemnify Contact Financial Holding and its affiliated companies against any losses or claims arising from the use of a third party's card or the submission of false objections to the issuing bank.

6- Data Protection and Information Security

- The user/customer is solely responsible for safeguarding their personal and card data and for not disclosing the one-time password (OTP) sent to complete the debit transaction.
- The user shall also request the issuing bank to activate the instant SMS notification service (if not already active) to ensure confidentiality and security of personal, banking, and financial data, and to protect all financial rights and account secrecy.
- This shall be in accordance with all applicable decisions and regulations issued by the competent supervisory authorities, including the Central Bank of Egypt and the Financial Regulatory Authority.
- The company shall not be liable for any disclosure or negligence by the user/customer in protecting their own data.

7- Service Suspension or Termination

Contact Financial Holding reserves the right to suspend or terminate this service in the following cases:

- Suspicion of fraudulent activity.
- Violation by the user/customer of any of these Terms and Conditions or their contractual obligations.
- Regulatory, judicial, or technical maintenance requirements.

In any of these cases, or any other similar circumstances leading to the suspension or termination of the service for any reason, the company shall not be obliged to notify the user/customer thereof.

The user/customer shall remain responsible for ensuring that all due installments and financial obligations are settled to Contact Financial Holding and its affiliated and subsidiary companies on their due dates.

8- Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and interpreted in accordance with Egyptian law and all relevant regulations issued by the Central Bank of Egypt and the Financial Regulatory Authority, and the Economic Courts of Cairo shall have exclusive jurisdiction to settle any dispute arising from their application or interpretation.

Terms and conditions apply