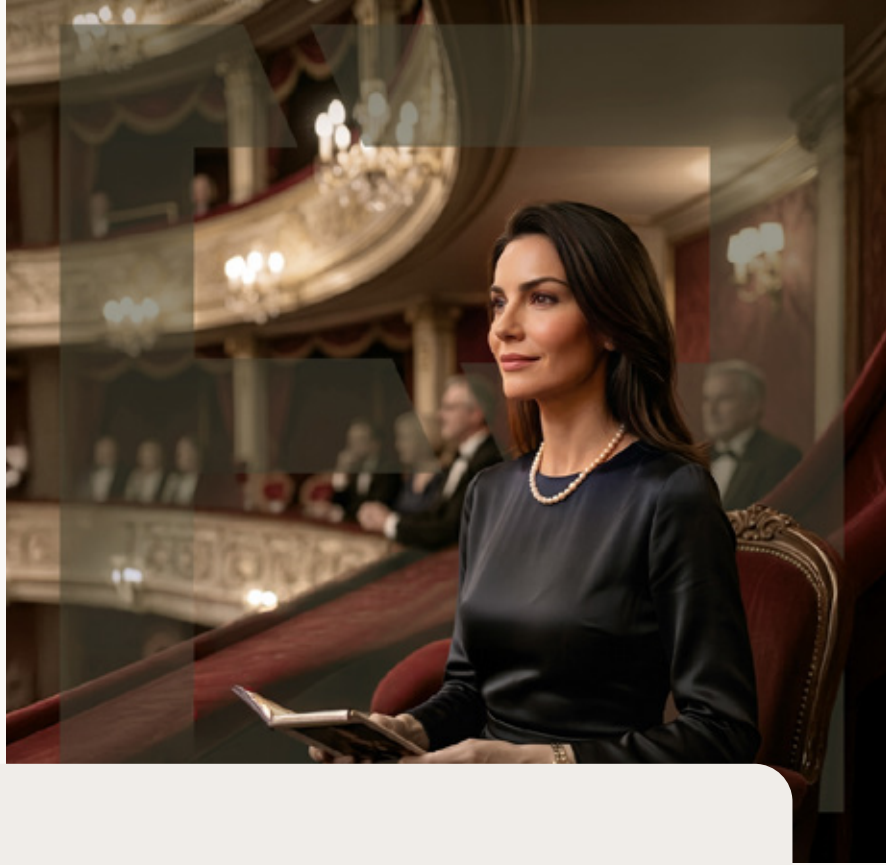


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WORLD DEBIT CARD



50% WAIVER ON ISSUANCE
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DEDICATED CONTACT
CENTER NUMBER (17377)
WITH PRIORITY ACCESS



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Banque Misr Certificates of Deposits – CONIA

Certificates of Deposits from Banque Misr

Multiple tenors .. Flexible payout frequencies .. Competitive interest rates

Three-year certificate of deposit
linked to the monthly CONIA
variable interest rate

Interest rate is linked to the daily average **CONIA interest rate + 0.25%**
Average interest rate: **20.08%** (based on July 2026 closing)

Three-Year Certificate
(Al-Qimma – Fixed Interest Rate)

17.75% paid
monthly
annual interest rate

17.85% paid
quarterly
annual interest rate

Variable Interest Rates
Certificates of Deposits
(Monthly Payout with Minimum Interest Rate)

3-year certificate of deposit

Minimum

17.50%

annual interest rate

4-year certificate of deposit

Minimum

16.75%

annual interest rate

5-year certificate of deposit

Minimum

16.25%

annual interest rate

Current interest rate reaches **19.25% annually**

(Interest rate is calculated based on the Central Bank of Egypt
Overnight deposit rate + 0.25%)

3-Year Certificate of Deposit
with Cumulative Interest Rate

Total interest rate: **66.56%**

Equivalent to **17.75%** compounded semi-annually
and paid at maturity

Tax Number: 200-005-316

Terms and conditions apply

*CONIA is Cairo Overnight Index Average benchmark,
It is the interbank rate in Egyptian pounds,
published by the Central Bank of Egypt.
More info:

www.CBE.org.eg

*The applicable interest rate is the rate in effect on the purchase date.

- Certificates of deposits are issued to individual customers only
- Redemption is allowed after 6 months from issuance
(subject to the related terms & conditions)



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ReefnaFood

Reefna is a premium Egyptian dates and dried fruits brand inspired by the countryside.

15% discount



GÄRTEN

Blending the Flavors of East and West

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Location: Trivium Square Mall
Telal
Lake Town Mall



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Elkbabgi is considered one of the biggest and fanciest restaurants in Egypt specialized in BBQ and Tajins

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(Maximum 5 Persons Per Card)

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When you pay with your BM Elite debit or credit card at Baky Hospitality Group venues, you will be getting a complimentary dessert as a special treat.

We are proud to continue our partnership with our loyal strategic partner Baky Hospitality Group, which is celebrated for its exceptional dining destinations that set new standards in modern hospitality; the brand has been dedicated to crafting unique, fulfilling, and unforgettable Experience Reflecting refined luxury and exceptional service

Venues :



When you pay with word & world elite debit & credit cards



Exclusive Offer

15%

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5%

On Flights
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capped at
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The discount applies to all travel destinations
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Up to 50 % Discount

50%

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Consultation

35%

Emergency
Consultation

30%

laboratory and
Radiology Services

40%

Ambulance

15%

Intensive Care Unit

15%

Emergency services

10%

Physiotherapy

10%

Gastrointestinal
Services

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Plastic Surgeon

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Laser and Cosmotoc
surgery clinic

10% discount

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please call: 01100040048



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off Scaling

30%
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15%
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Smile, Prosthetics
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clients on their
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5%
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Offer valid until: 31/12/2026

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The luxury you and your family deserve.



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Trips



- **Gewan White Beach Hotel Alamein**

Stay Duration: 2 Nights
Room Type: Double Room
for 2 Adults
Meal Plan: Half Board
Starting From: 37,600 EGP

- **Rixos Premium Alamein**

Stay Duration: 2 Nights
Room Type: Double Room
for 2 Adults
Meal Plan: Bed & Breakfast
Starting From: 44,500 EGP

- **Hotelux La Playa Alamein**

Stay Duration: 2 Nights
Room Type: Double Room
for 2 Adults
Meal Plan: Bed & Breakfast
Starting From: 28,000 EGP

For Booking call : 19809

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