

## Halal Cash – Terms and Conditions for Customer Security

Welcome to Halal Cash. These Terms and Conditions outline the security measures and obligations that govern the use of Halal Cash services in compliance with Egyptian law and Central Bank of Egypt (CBE) regulations.

Once the Customer signs and delivers the Service application to any point of contact associated with Halal, these Terms and Conditions shall become a final and binding agreement between Halal, ABK - Egypt and the Customer. Therefore, the Customer is strongly advised to carefully and thoroughly read and understand these Terms and Conditions before signing.

By using Halal Cash, you agree to abide by the following terms and conditions:

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### 1. Account Security

#### 1.1 Personal Responsibility:

You are solely responsible for maintaining the confidentiality of your account credentials, including your PIN and any access codes. You must not share your PIN or account information with anyone.

#### 1.2 Unauthorized Access:

In case of any unauthorized access or suspicious activity on your account, you must notify Halal Cash immediately by contacting customer support. Halal Cash will take the necessary measures to secure your account as per CBE regulations.

#### 1.3 Device Security:

You are responsible for ensuring that the device used to access Halal Cash services is secure, updated, and free from viruses or malware. Halal Cash recommends setting up a screen lock or password on your device for added protection.

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### 2. Customer Identification and Verification (KYC)

#### 2.1 Verification Process:

Halal Cash is required to collect and verify your personal information in accordance with CBE regulations for Know Your Customer (KYC) requirements. This may include your national ID, address, and contact details.

#### 2.2 Data Protection:

Halal Cash will protect your personal data in accordance with Egyptian data protection laws. Your information will only be used for identification, account management, and compliance with CBE regulations.

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### 3. Transaction Security

#### 3.1 Transaction Limits:

All transactions are subject to daily and monthly limits in accordance with CBE guidelines. The current limits are:

- **Daily Limit:** Maximum transaction limit of 60,000 EGP.
- **Wallet Balance Limit:** Maximum wallet balance of 100,000 EGP
- **Monthly Limit:** Maximum transaction limit of 200,000 EGP.

These limits may change based on CBE regulations or Halal Cash policy updates.

#### 3.2 PIN-Based Transactions:

Transactions are authorized using your personal identification number (PIN). It is your responsibility to safeguard your PIN to prevent unauthorized transactions.

#### 3.3 Fraud Prevention:

Halal Cash utilizes advanced fraud detection measures to protect your transactions. If fraudulent activity is suspected, Halal Cash reserves the right to temporarily suspend your account and investigate.

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### 4. Liability

#### 4.1 Customer Responsibility:

You are liable for any transactions conducted using your account credentials or PIN, unless you have reported the account as compromised to Halal Cash prior to the transaction.

#### 4.2 Halal Cash Responsibility:

Halal Cash is not liable for any loss resulting from unauthorized access due to the customer's failure to secure their account credentials. However, in case of proven fraud or technical failure on Halal Cash's part, the company will investigate and reimburse any losses in line with CBE regulations.

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### 5. Reporting and Dispute Resolution

#### 5.1 Reporting Unauthorized Transactions:

If you suspect any unauthorized transactions on your account, you must report them within 24 hours by contacting Halal Cash customer support. Halal Cash will investigate the issue and respond by following CBE guidelines.

#### 5.2 Dispute Resolution:

Any disputes arising from the use of Halal Cash services will be handled in accordance with the laws of Egypt. If a resolution cannot be reached directly, the dispute will be escalated to relevant legal authorities, including the Central Bank of Egypt.

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### 6. Updates to Terms and Conditions

Halal Cash reserves the right to update these terms and conditions at any time in compliance with Egyptian law and CBE regulations. You will be notified of any changes via email, SMS or in-app notifications.

By continuing to use Halal Cash, you agree to any updates or modifications made to these terms and conditions.

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### 7. Service Availability:

According to Halal's assessment and Business Continuity Plan, in the event of maintenance, the maximum recovery time for services will be up to 6 hours. This duration may be extended in cases of force majeure.

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## 8. Definitions

- a) **Halan:** Refers to Halan for electronic payments.
  - b) **The Bank:** Refers to the National Bank of Kuwait - Egypt and all its branches.
  - c) **Mobile Wallet Account:** Refers to the mobile wallet account held at Halan Cash and the Bank in Egyptian Pounds, opened through one of its branches or one of the Bank's authorized service providers. The account is used for deposits, transfers, and withdrawals by the service user.
  - d) **Service Provider:** Refers to Halan, authorized by the Bank.
  - e) **User / Service User:** Refers to the natural person subscribed to the mobile payment service, provided that they possess a mobile phone line and have signed this application.
  - f) **Mobile Payment Service:** Refers to the money transfer service via mobile, provided by Halan or the Bank, through which a mobile wallet account is opened for the customer at the Bank. The account allows for deposits, withdrawals, and/or electronic money transfers via mobile phone. The account balance is represented as electronic units (electronic money) equivalent to the amount deposited by the customer into their mobile wallet account at Halan Cash.
  - g) **Electronic Money Units:** Refers to electronic units with a monetary value equivalent to one Egyptian Pound per unit, and not any other currency. These units are issued by the Bank, provided that the Bank receives a corresponding cash deposit equivalent to the value of the electronic money units issued. These units can only be converted back to Egyptian Pounds.
  - h) **Electronic Balance:** Refers to the credit balance of electronic money units in Halan Cash account, resulting from deposits and withdrawals made by the customer. This electronic balance can be transferred to other users and/or service providers. It can also be used as a payment method for entities announced by Halan Cash.
  - i) **Active Mobile Wallet Account:** Refers to an account that has had at least one financial transaction or balance inquiry within the time frame specified by the Central Bank of Egypt, through the Bank's channels or Halan Cash.
  - j) **Dormant Mobile Wallet Account:** Refers to an account that has had no financial transactions or balance inquiries within the time frame specified by the Central Bank of Egypt.
  - k) **Terms and Conditions:** Refers to all terms and conditions related to the mobile payment service, as outlined in this application, including any subsequent amendments after notifying customers in a manner deemed appropriate.
  - l) **Activation Code:** Refers to the code used to activate the service, which is sent by Halan or the Bank via SMS to the user's phone.
  - m) **M-PIN:** Refers to the service's personal identification number (PIN), which is created by the user upon first login and can be changed by the user. This PIN is used to authorize any transaction through the application.
  - n) **Communication Channels with the Customer:** Refers to any communication means provided by Halan Cash or the Bank such as (but not limited to) Halan's website, the Bank's official website, Halan's or the Bank's call centers, etc. These communications are in Arabic and/or English.
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## 9. Customer Rights:

- a) **Complaints Procedure:** In the event of a complaint by the service user, they should visit the nearest Halan branch and submit a signed complaint or contact Halan's customer service hotline. A response will be provided within fifteen (15) business days from the date the complaint is submitted, except for complaints related to external transactions. In such cases, the customer will be informed of the necessary time required to review the complaint.
- b) **Disagreement with Response:** If the customer does not accept the response from the Bank or Halan, they must notify the Bank or Halan in writing within fifteen (15) business days from the date the response is received, providing reasons for non-acceptance. Failure to do so will be considered implicit acceptance of the response.
- c) **Re-examination of Complaints:** Upon receiving the customer's written notice of non-acceptance, the Bank or Halan will re-examine and review the complaint. A final response will be provided to the customer within fifteen (15) business days, along with clear and appropriate justifications, especially if the initial response remains unchanged. The customer will also be informed of their right to escalate the complaint to the Central Bank of Egypt if they do not accept the second response from the Bank or Halan.
- d) **Call Recording:** Phone calls made through customer service centers with the customer may be recorded by the Bank and/or Halan for quality assurance purposes. By accepting the terms and conditions of this application, the user implicitly consents to this procedure.
- e) **Service Interruptions:** Halan is committed to notifying customers in advance of any scheduled maintenance that will interrupt the service. Such notifications will be provided through appropriate means recognized by the customer. In the event of an unscheduled service disruption, the Bank and Halan will restore the service within a maximum of fifteen (15) business days, except in cases of force majeure.

If you have any questions or need assistance, please contact our customer support team on **16303**.