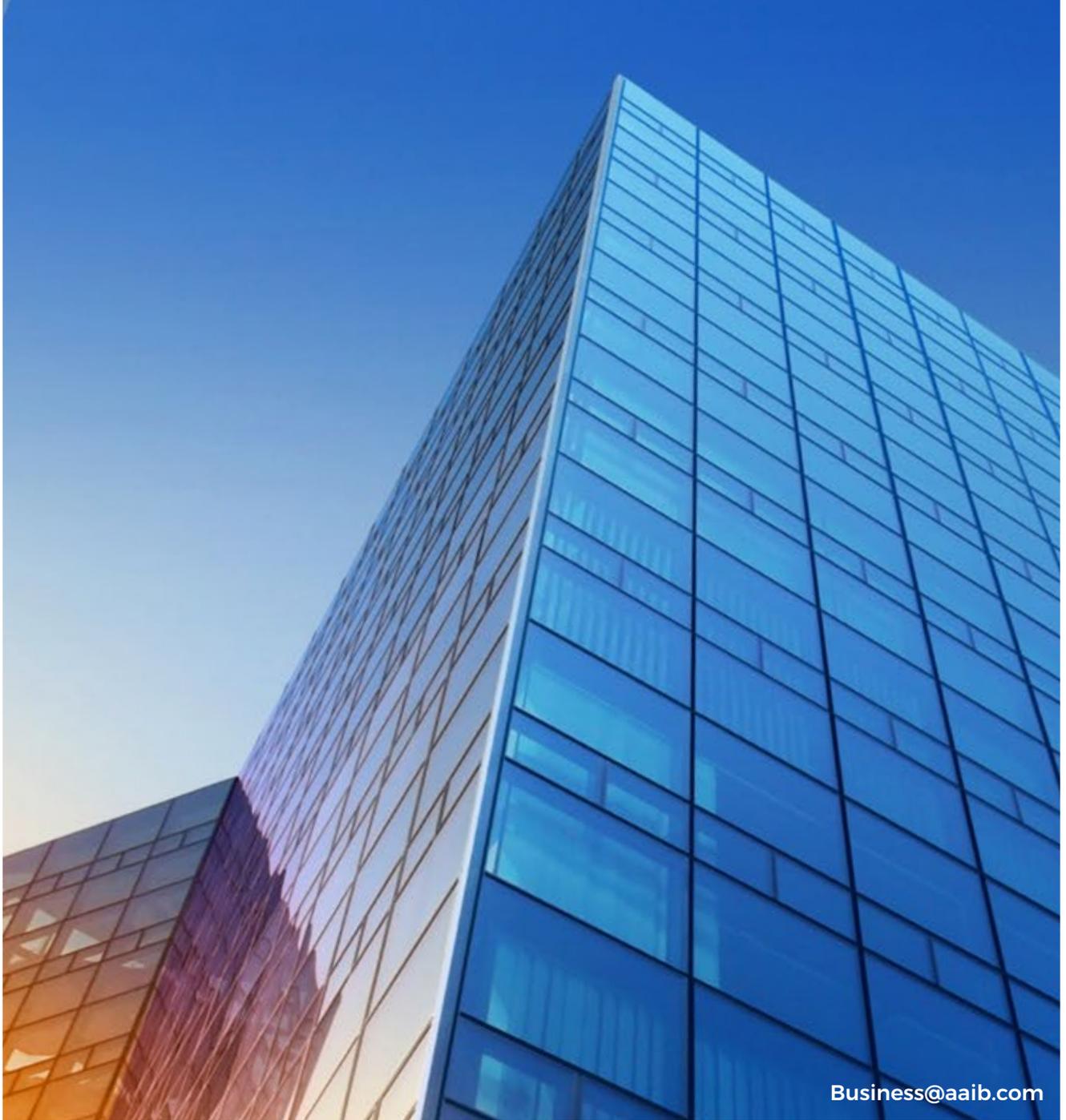


ARAB AFRICAN INTERNATIONAL BANK BUSINESS SOLUTIONS



Business@aaib.com



INVESTMENT & LENDING FOR YOUR COMPANY

Investment	Treasury Solutions	Lending Solutions
 Current Accounts & Deposits	 Foreign Exchange	 Financing Solutions
 Custody Services	 Fixed Income	

FOR YOUR CUSTOMERS

Collection Solutions	Financing Sales
 Cash Pickup	 Export LC Advising & Confirmation
 Post-dated Cheques Warehousing	 Export LC Discounting
 Merchant POS	 Export Documentary Collection Handling & Discounting
 eCommerce Payment Gateway	
 QPay Wallet	 Vendor Prepay/Supply Chain Financing For Local Sales
 Online Direct Debit Collections	

FOR YOUR SUPPLIERS

Payment Solutions	Financing Purchases
 Online Transfers	 Import LC Issuance & Financing
 Online Governmental Payments	
 Online Payroll & Bulk Payments	 Import Documentary Collection (IDC) Handling
 Cheque Outsourcing	 Import Collection Avalization & Financing
 Corporate Cards	
 Domestic & Cross-border Transfers	 LG Issuance

FOR YOUR EMPLOYEES AND YOU

For your Employees	For You
 Employee Loans	 Wealth Management
 Employee Credit Cards	 Edge Segment
 Salary Transfer Accounts	 Mobile App

ACCESS CHANNELS FOR YOUR BANKING NEEDS

 Online Banking	 Commercial Hubs
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INVESTMENT

 Current Accounts & Deposits

 Custody Services

Current Accounts & Deposits

Control your liquidity and finances using different types of accounts and deposits in local and foreign currency.

Maintain your operating current account with AAIB to manage your day-to-day transactions with convenience and flexibility and earn competitive interest rates for large funds maintained for an agreed period of time.

Maximize your returns by placing your idle cash in accounts or deposits with flexible tenors ranging from 1 day to 10 years in Egyptian pounds and other foreign currencies.

- ▶ Call Accounts
- ▶ Day-to-day Current Account
- ▶ Time Deposits
- ▶ Non-Individual Long Term Deposits
- ▶ Green Pearls (USD/EUR/GBP)





Custody Services



Settlement of Transactions

For Local & Foreign Fixed Income Securities, AAIB can acquire and hold the custody of your fixed income investments in EGP (Bills/Bonds), and offer fixed income investments in foreign currency (EuroBonds).



Settlement of Earnings

AAIB can offer you swift access to your dividends on stock portfolios & your coupons/interest received on your bond portfolios.

Treasury Solutions

 Foreign Exchange

 Fixed Income

Foreign Exchange



Spot Foreign Exchange Transactions

We can fulfill your needs for buying and selling foreign currencies against the Egyptian Pounds & other major currencies with competitive rates.



Forward Foreign Exchange Transactions

We can fulfill your needs of hedging against FX fluctuations on your commercial transaction using FX Forwards which involve an agreement to purchase one currency against selling another currency at a fixed rate on an agreed date in the future.



Currency Swap Transactions

A simultaneous purchase and sale of identical amounts of one currency for another with two different dates (normally spot to forward) based on your commercial transactions.





Fixed Income



Treasury Bills

A Treasury bill (T-Bill) is a governmental short-term debt instrument with a fixed rate and maturity of maximum one year or less (i.e. 3, 6, 9, 12 months) purchased at discount for a Face Value of EGP 25k and its multiples.

We can help you to efficiently manage your liquidity and structure excess short term funds.



Treasury Bonds

Treasury bonds (T-Bond) are government debt securities that have maturities ranging from 2 years to 15 years with a fixed rate of return (Coupon) typically paid semi-annually.

We can help you in structuring your long term funding and efficiently manage the liquidity.



Repurchase Agreements (REPOs)

A repurchase agreement which entails collateralized funding with a short-term swap of bills/bonds for cash.

You can sell your government securities (bills/bonds) to the bank, and buy it back in the future.

Lending Solutions



Financing Solutions



Working Capital Finance

Working Capital (WC) facilities are short-term financing offered to support your liquidity and operating cycle.



Medium & Long-Term Loans To Finance Investments And Capital Expenditures (CAPEX)

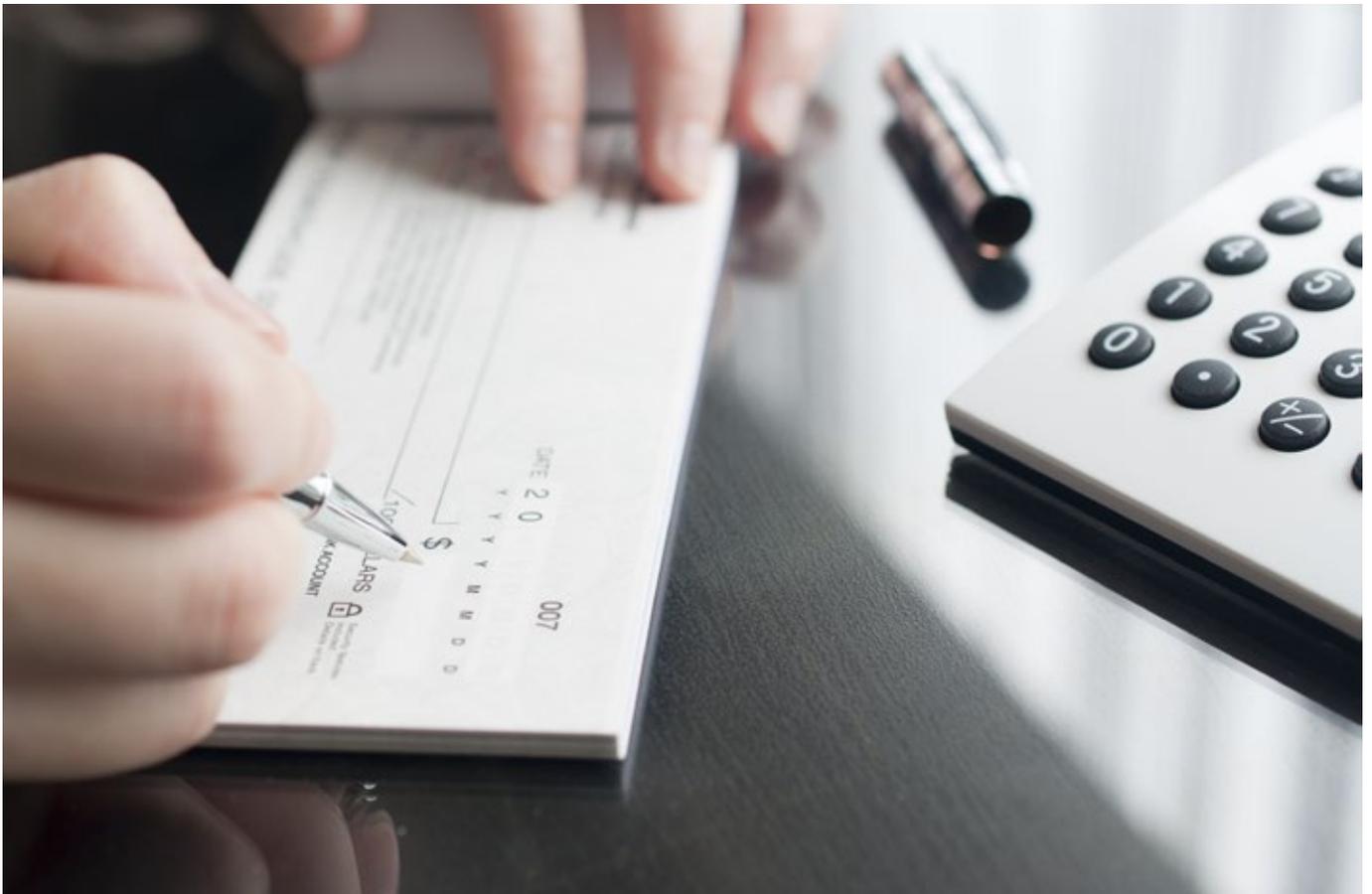
We can structure medium and long-term loans to finance your long-term assets such as fixed assets or investments. Pre-payments are mainly made according to cash flows available for the company after covering your operational needs.





Discounting Facilities (with and without recourse)

Capitalizing on your trade receivables or long term receivables, AAIB is able to offer financing solution that enables you to discount the future cash flows and obtain immediate finance based on future cash flows present value. Such product can be offered either on a non-recourse basis (off balance sheet) or with recourse basis (on balance sheet).





Developers Finance

One of AAIB's distinguished products, a financing line is offered to real estate developers to finance the construction of a certain project. Such financing mainly ring fences the project cash flows away from company's other cash flows.



Contractors Finance

This product is mainly structured to support contractors in different sectors via granting contingent limits to issue different kinds of guarantees in addition to availing direct financing to cover contracts cash flow deficits.



Structured Finance

Each client might have a specific need that requires tailoring a special corporate product in order to cater for such need, such extraordinary finance requires special knowhow and close monitoring that we can provide for your and cover it within the facility structure.



Project Finance

AAIB can offer financing solutions to support project financing needs in different stages (green/brown fields). The project financing product is a special product that is structured on a case by case basis, whereby the project future cash flow determines all financing conditions (i.e. tenor, grace period, repayment profile, etc.).



Club Deals and Syndications

Larger transactions might require collaboration with other banks in order to diversify risk and to manage group exposures. AAIB is one of the leading banks in the market when it comes to arranging syndications.



Arranging and Underwriting of Bonds & Securitization

AAIB is one of the leading institutions when it comes to arranging and underwriting corporate bonds and securitization bonds, which are mainly alternative financing solutions that engage capital markets in fund raising process.



Collection Solutions



Cash Pickup



Post-dated Cheques Warehousing



Merchant Services



eCommerce Payment Gateway



QPay Wallet



Online Direct Debit Collection

Cash Pickup

Arrange for cash pickup from your premises using trusted service provider and reduce the risk of transporting large amounts of cash physically.



Acceptable Denominations

EGP 200, 100, 50, 20, 10, 5



Pickup Locations:

Cairo, Giza, Alex, Delta, Canal & other governorates

Post-dated Cheque Warehousing

For your cheque collections, we provide custodial services of your post-dated cheques and present them on due date for clearing.

You can also avail short-term liquidity by discounting post-dated cheques, which is subject to availability of approved facilities.

Merchant Services



Merchant POS

Allow your customers to pay by card through Point of Sale terminals at your offices & branches

- ▶ Competitive POS commission
- ▶ Available currencies: EGP & USD
- ▶ Networks: Visa, MasterCard, JCB, UnionPay, American Express & Diners Club
- ▶ Installment options: up to 12 months for AAIB credit cards holders
- ▶ N-Genius POS Android Terminal™ supporting all major credit cards and contactless payments with Wi-Fi option
- ▶ MPOS terminals as a solution for delivery channels
- ▶ POS accepts dynamic QR code, premium cards and dynamic currency conversion



Merchant Loan

We also offer Merchant Loans which are guaranteed by the merchant's proceeds, thereby eliminating the need for collaterals or personal guarantees. These loans are offered with competitive interest rates and flexible loan tenors up to 60 months with possibility of loan top up.



eCommerce Payment Gateway

Accept online payments from your customers via your website/mobile app safely and conveniently using AAIB's payment gateway. You and your clients can enjoy the benefits of a secured online payment service pioneered by AAIB through accepting MasterCard, Visa and other major credit/debit/prepaid cards.

Requirements for payment gateway:

- ▶ A website/mobile app meeting the bank's security and eligibility requirements
- ▶ A merchant account linked directly to a payment gateway
- ▶ A payment gateway provider to integrate between the website & the bank

QPay Wallet

Accept payments from your customers through their mobile wallets. With QPay, you can receive payments for your goods and services digitally where your consumers are allowed to scan the merchant QR Code displayed at the store or transfer the amount through their mobile wallet.



- ▶ Payment immediately reflects in the Merchant wallet
- ▶ Contactless easy and safe payments using QPAY
- ▶ Payment refund is available
- ▶ Options to review the balance and transaction history





Online Direct Debit Collections

Use Direct Debit to collect recurring payments from your clients and reduce reliance on physical cash or cheques.

Apply for Direct Debit service through our dedicated customer service units and obtain access to the online platform to initiate and view transaction updates and status.

All you need to do is collect authorization mandates from your clients to debit their accounts and we will automatically collect proceeds from their accounts at different banks in Egypt and credit proceeds to your account.

Financing Sales



Export LC Advising & Confirmation



Export LC Discounting



Export Documentary Collection Handling & Discounting

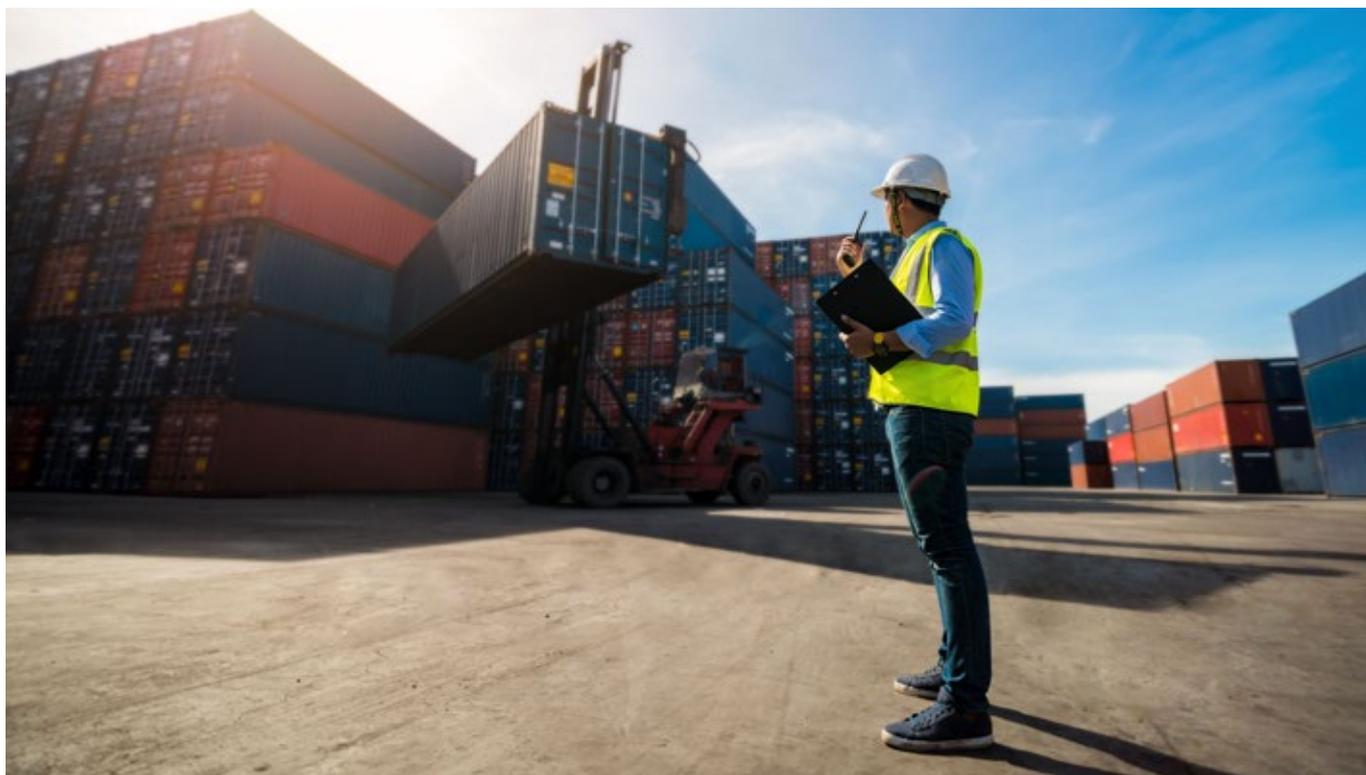


Vendor Pre-Pay/Supply Chain Financing For Local Sales

Export LC Advising & Confirmation

Expand your sales to overseas markets using Export Letters of Credit advised through us. You can also conduct international trade with peace of mind as we confirm LCs from your buyers.

Request for Export LC confirmation and document presentation through our Commercial Hubs with dedicated trade specialists.



Export LC Discounting

Improve cash flow and liquidity by discounting proceeds under Export LCs. Request discounting for your Export LCs available with us through our Commercial Hubs with dedicated trade specialists, we will credit the proceeds to your account after receiving acceptance from the Issuing Bank.



Export Documentary Collection Handling & Discounting



Export Documentary Collection Handling

Manage trade risks using documentary collection to ensure that you retain control over the goods until you receive payment or acceptance of the draft.

You can forward the documents along with your instructions to our Commercial Hubs with dedicated trade specialists. We will send the documents to your buyer's bank and they will only be released to your buyer against payment or acceptance.



Export Collection Discounting

We can discount export bills avalized by your importer's bank.

Request discounting for your Export Collection transactions through our Commercial Hubs with dedicated trade specialists. We will discount the avalized draft and credit the proceeds to your account.



Vendor Pre-Pay/Supply Chain Financing for Local Sales

Obtain access to affordable funding by getting early payment against your sales to selective buyers who have been pre-approved by the bank.

Present invoices approved by your buyers along with an assignment of proceeds through our Commercial Hubs with dedicated trade specialists. AAIB can offer prepayment of these invoices from pre-approved buyers subject to availability of approved facilities.

Payment Solutions

-  Online Transfers
-  Online Governmental Payments
-  Online Payroll & Bulk Payments
-  Cheque Outsourcing
-  Corporate Cards
-  Domestic & Cross-Border Transfers

Online Transfers

You can now transfer funds from the comfort of your office using AAIB Business Online Banking to transfer funds between your accounts, to other accounts within AAIB and to make external transfers to local banks.

Apply for AAIB Business Online Banking access through our customer service units in the nearest branch to you. You can assign users from your company as maker to initiate transactions, checker to review transactions and confirmer to authorize transactions. Each user will use token app on their mobile phones to generate one time password and conduct transactions securely on the platform.



Cheque Outsourcing

Save your time, reduce operations hassle and minimize risk of errors by printing all cheques at your office regardless of currency. This will also help you improve your corporate image by getting your corporate logo into the market place through printed cheques.

You can request cheques outsourcing service through our customer service units at the nearest branch to you and we can customize the template to be used for your printed cheques.



Corporate Credit Cards

Avail corporate credit cards to pay for your business travel expenses in a secure and controlled manner and reduce manual processing of petty cash transactions.

You can apply for Corporate Credit Cards through the branch and they will be issued for your assigned employees. You can also earn reward points on all your POS and online purchases (domestic & international) with AAIB credit card reward program.

- ▶ Liability wavier insurance
- ▶ Partner airport transport service with Careem
- ▶ Airport lounge access



Domestic & Cross-Border Transfers

Initiate transfers in local and foreign currency to domestic and international beneficiaries by visiting your nearest branch.

For transactions in foreign currency, you can buy and sell foreign currencies against Egyptian Pound and other major currencies at competitive exchange rates to meet your daily transaction needs.

Financing Purchases



Import LC Issuance & Financing



Import Documentary Collection (IDC) Handling



Import Collection Avalization & Financing



LG Issuance



Import LC Issuance & Financing

Negotiate better prices by giving your suppliers assurance that payment will be made to them on time using Letters of Credit against 100% cash margin or approved limits. We can also offer financing against import LCs to support your working capital needs.

You can submit an application for LC issuance through our Commercial Hubs dedicated trade specialists. They will also handle all LC requests (e.g. amendments) and issuance of eForm 4 upon document presentation.

Import Documentary Collection Handling (IDC)

Process your imports using documentary collection to ensure that payment will not be made until all the necessary documentation is in order.

Once the documents are received at our Commercial Hubs, we will notify you and request for payment or acceptance of the draft. You can also approach our Commercial Hubs to arrange for handling of you IDC transactions and issuance of eForm 4. They will release the documents to you in the same day.

Import Collection Avalization & Financing

To accommodate your supplier requests, we can add our avalization and undertaking to pay against 100% cash margin or approved limits. We can also offer financing against IDCs to support your working capital needs.

LG Issuance

Grow your business and engage in new projects while negotiating better contract terms with your suppliers and buyers by issuing different types of guarantees against 100% cash margin or approved limits.

You can submit application for LG issuance through our Commercial Hubs with dedicated trade specialists.



Benefits to your Employees

- Employee Loans
- Employee Credit Cards
- Salary Transfer Account

Employee Loans

Cash Loans

Your employees can benefit from the Cash Loan Program against their Salary

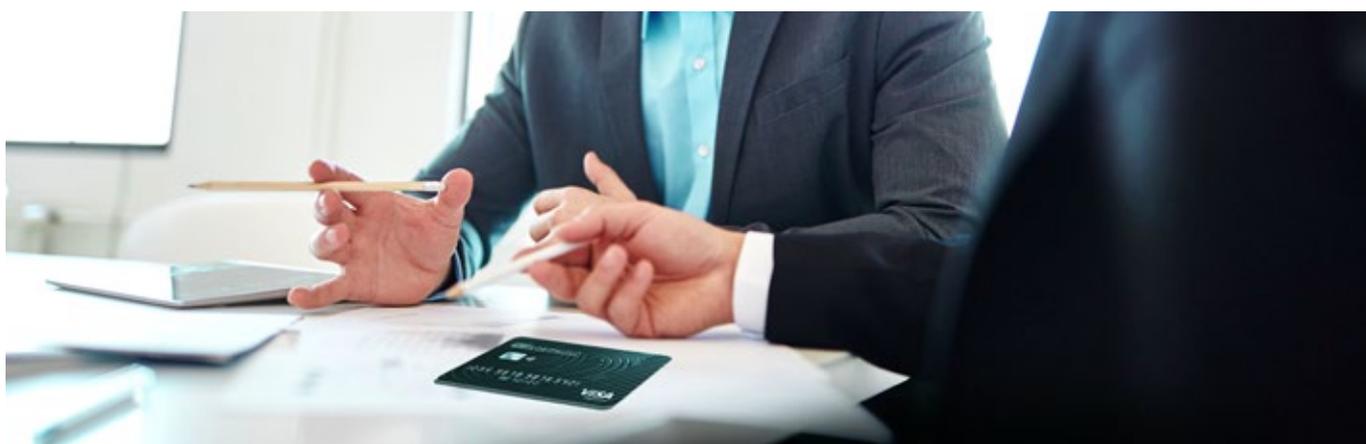
- ▶ Competitive interest rates & processing fees
- ▶ Maximum Loan: EGP 1.5M
- ▶ Maximum Tenor: 10 years

Salary in Advance

Your employees can benefit from a facility limit up to 90% from their monthly salary, which they can reuse monthly

- ▶ Zero interest rate
- ▶ Competitive commissions & processing fees
- ▶ Direct withdrawal from AAIB ATMs network
- ▶ No cancellation or settlement fees





Employee Credit Cards

Your employees can apply for a wide variety of credit cards with lifestyle benefits and privileges:

- ▶ Visa Signature: Exclusive privileges and a life of genuine luxury
- ▶ Visa Platinum: Privileges for frequent travel
- ▶ Visa Gold: Easier lifestyle
- ▶ Master Card Titanium: Trendy lifestyle with benefits, protection and privileges

For all cards, you can earn reward points with no monthly cap and redeem them against gift vouchers or cashback or use them to pay your annual card fees.

Salary Transfer Account

Once you avail payroll solution from us, your employees can open Salary Transfer Account with AAIB with the following features:

- ▶ Salary transfer in different currencies (EGP/USD/EUR/GBP)
- ▶ No initial minimum balance for account opening – only the salary transfer mandate is required
- ▶ Free cash withdrawal on all AAIB ATM network
- ▶ Attractive saving account interest rates
- ▶ SMS alert for debit card and salary credit transactions
- ▶ Free online banking service
- ▶ Call center 19555 operating 24/7

Benefits to You



Wealth Management



Edge Segment



Mobile App

Wealth Management

AAIB Wealth Management is a personalized service that provides exclusive products and services, tailored specifically to cater to your needs and lifestyle by unlocking new possibilities through a relationship built on partnership and trust.

- ▶ Tiered competitive interest rates on your saving account along with Day-To- Day current account
- ▶ Dedicated Wealth Relationship Managers
- ▶ Dedicated contact center (15590) at your service 24/7
- ▶ Preferential fees, charges & deposit interest rates
- ▶ Complimentary wealth-branded cheque book
- ▶ Complimentary Platinum Debit Card higher withdrawal and purchase limits
- ▶ Special Borrowing Programs
- ▶ Exclusive Concierge Services
- ▶ Promotions And special offers exclusively tailored to your needs

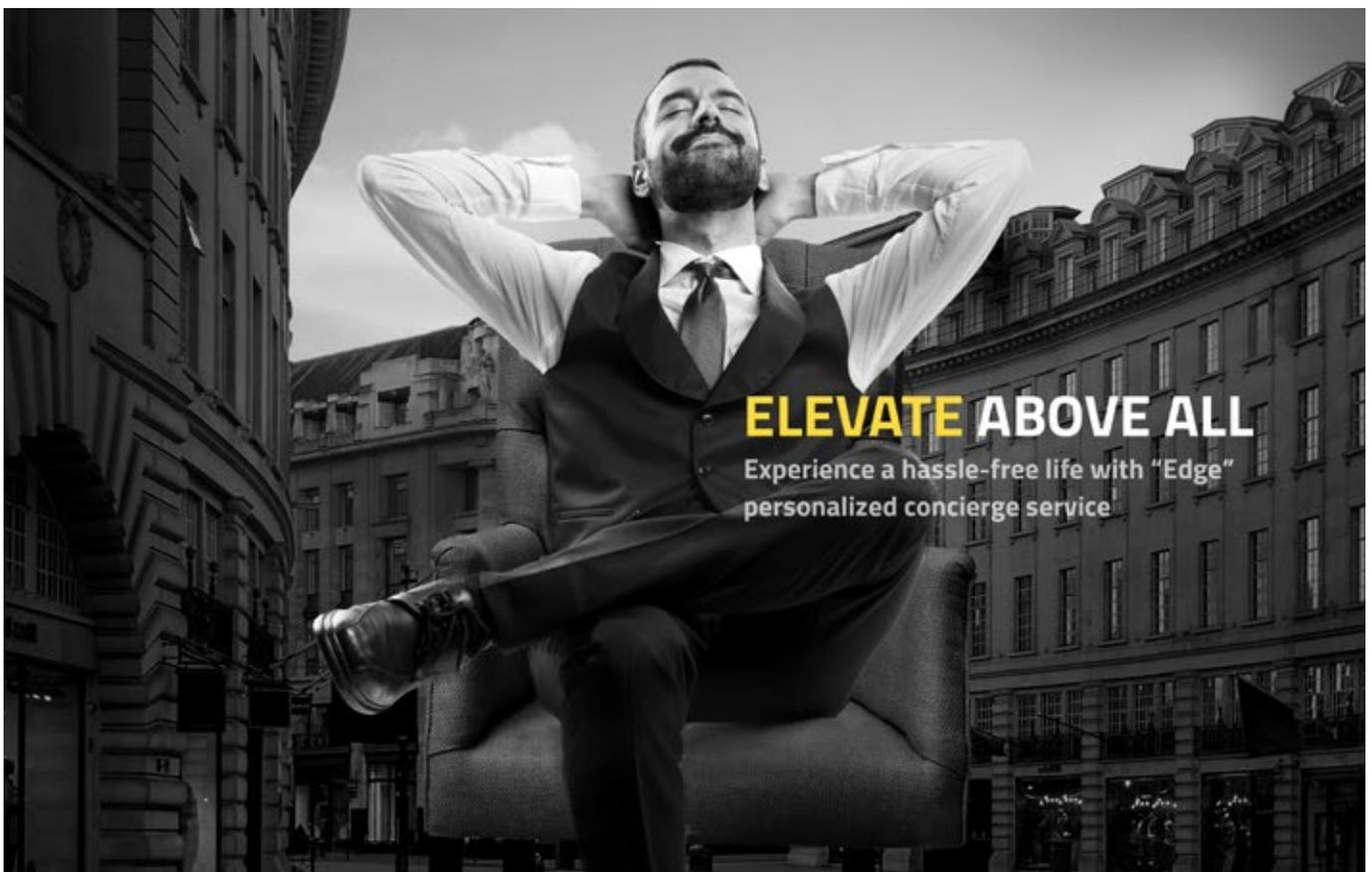


Edge Segment

AAIB Edge will help you invest your funds in the best way to reach your financial and lifestyle goals, giving you an outstanding banking experience.



- ▶ Tiered Competitive Interest rates for saving accounts & Day-to-Day Current Accounts to grow your funds
- ▶ Priority service at any branch for a better banking experience
- ▶ 24/7 Call Center available to answer all your inquiries with a higher priority.
- ▶ Concierge service that will manage your governmental paperwork (National ID, passport & car license renewals) and Travel services (airline tickets/hotel booking/tour booking/visa arrangements)
- ▶ Access your accounts anytime, anywhere through our E-Banking services



Mobile App

Super convenient, secure banking from the palm of your hand!

AAIB's Mobile Banking Application is set to make your banking needs quick and efficient. In few steps, you can easily pay your bills, perform transfers and check your accounts, credit cards, loans, and more!

Your exceptional mobile banking experience is one click away.

Features:

- ▶ Check your accounts balances, transactions' history, cheques, and cards
- ▶ View Credit Cards summary (Status, Interest Rates, Payment Due Date...etc)
- ▶ View Credit Cards Outstanding, Available Balance and Hold Amounts
- ▶ View Credit Cards transactions history and statement
- ▶ View Loans summary and statement
- ▶ Transfer money instantly to your accounts and to other beneficiaries in AAIB
- ▶ View Loans summary and statement
- ▶ Temporarily or permanently block debit and credit cards
- ▶ Perform bill Payments to various billers such as Mobile Operators, Utilities, and Charity Payments



Ways to Bank with us



Online Banking



Commercial Hubs

Online Banking

Our online banking platform enables you to view and monitor your accounts, deposits and loans and transfer funds from the comfort of your office. Apply for access to AAIB Business Online Banking platform through our customer service units in the nearest AAIB branch to you.

You can assign users from your company as maker to initiate transactions, checker to review transactions and confirmer to authorize transactions. Each user will use token app on their mobile phones to generate one time password and conduct transactions securely on the platform.



WELCOME TO AAIB ONLINE CORPORATE BANKING

Login to your account Step 1 of 2

Please enter your User ID  what is this?

User ID*

Continue

Dear Valued Customer, you have received activation credentials on your registered email address, if any difficulties faced, please contact us on 19555



Security Tips :

It has been noticed that under false pretenses criminals use fraudulent emails to direct customer to fake website, resembling original websites of financial institutions. Customers are asked then to disclose personal information such as Account number, Credit/Debit, PIN, or Security code.

AAIB will never request such personal information from any customer in an e-mail.

How to protect yourself ?

Never access AAIB's online banking facility through links send to you via e-mail. Make sure to access online banking through <https://e.aalib.com> on your web browser and that you see the padlock symbol displayed on the status bar. Never disclose your password or PIN to anyone - even AAIB employees. Use a strong unique password, and change it regularly. Monitor your transactions, and report any irregularities to AAIB immediately. Refer back to AAIB in case you received any e-mail or phone call attempting to retrieve your personal banking information. AAIB is always alerted and providing service excellence around the clock. Please do not hesitate to contact us on 19555 if you are facing phishing issues.



Commercial Hubs

Visit our Commercial Hub in the nearest AAIB branch to manage your day-to-day trade finance transaction needs and queries. We have specialized trade finance experts to provide you with dedicated service, expertise and faster turnaround time.

Through our Commercial Hubs, you can request for all types of trade transactions including import/export collections, LCs, LGs and eForm 4 issuance.

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For further details on any of our products,
please refer to the below website:

www.aaib.com

Business@aaib.com

Terms and conditions apply

