

Offer:

- 3-months free installment without down payment, Interest & admin fees
- In the case of choosing an installment period of 6 or 12 months, 10% cashback will be provided in terms of loyalty points with interest applied as shown in the table below:

Installment Tenor	The maximum cashback amount in terms of loyalty points	Interest rate %
3 months	-	0%
6 months	EGP 10,000	2.18%
12 months	EGP 20,000	2.18%

Eligible credit cards:

- **VISA:** Gold, Platinum, Signature, Infinite, & Infinite Privilege
- **Mastercard:** Standard, Titanium & World Elite
- **Campaign duration:** From 15 August till 15 October 2026
- **Minimum installment transaction amount:** EGP 500
- **Maximum installment transaction amounts:** EGP 100,000 for 3 months tenor & no cap-
ping for 6 months or 12 months
- The offer is valid for school and university tuition fee transactions paid using QNB credit
cards via POS or Online.

To benefit from offer, send “**Tuition**” in SMS to 1177 through the registered phone number in the bank after the transaction execution in the same month.

General Terms and conditions:

- The cardholder must be regular in payment, have no arrears nor exceeding the credit limit allowed at the time of requesting this service.
- The installment request will be processed after the transaction is settled within 5 working days.
- Customer is eligible for the cashback offer once during the campaign period.
- The offer is only valid for personal transactions & not valid in case of misuse and commercial use.
- The bank reserves the right to amend or change these terms & conditions and disqualify any customer from the campaign without consultation at any time during the campaign period.

*SMS cost is EGP 0.30, deducted from your mobile credit