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1.1. HOW TO START

What is Mobile Banking and what can I do with it?

Mobile Banking is a fast, easy and secure way to access your accounts anytime, anywhere. It allows you to check your account balances and perform transfers and other services in a quick and easy manner.

How can I get started with CIB Mobile Banking?

Simply, search for the CIB Mobile Banking application and download it from your device's store. Once the application is downloaded, login using the same Internet Banking username and password if you have an account, or easily register by clicking on "Register New User" and filling in the required fields.

Please note: if you have not signed the e-Banking "terms and conditions" form and delivered it to the bank, you will be presented with a note asking you to complete it at the nearest branch.

1.2 ACCESS THE APP

What do I need to register for Mobile Banking?

To access the Mobile Banking service, use your Internet Banking username and password, if you already have an account. Otherwise, you can simply register through the app by clicking on "Register New User".

Below are the main requirements for registration:

- 1- An active debit/credit card on an active savings/current account (an active debit/credit card means it was used at least once through a CIB ATM).
- 2- Your debit/credit card PIN code, which you normally use at ATMs.

In case you have not signed the e-service agreement, please visit the nearest branch to sign it.

How can I register for Mobile Banking?

You can easily register by following the below steps:

1. Open the Mobile Banking application.
2. Click on "Register New User".
3. Fill in the following fields:
 - Username: Choose your online banking username.
 - Password: Choose a password that is easy for you to remember, but hard for others to guess.
 - Password Confirmation: Please enter your password again to make sure that it is typed correctly.
 - Debit/Credit Card Number: Please input the 16 digits of your active debit/credit card, without any spaces.
 - Debit/Credit Card PIN: Input the 4-digit PIN code of your debit/credit card.



3. Agree to the terms and conditions, and click on "Next".

If you are already an Internet Banking user, please make sure to login with the same username and password.

I am a current Internet Banking user; what shall I do? Do I have to register again for Mobile Banking?

Since you are already an Internet Banking user, you can use the same username and password to login in to Mobile Banking.

I am new to the service; how can I access my accounts and track my balances?

You can simply use your existing Internet Banking username and password to access the app, which allows you to monitor your accounts, credit cards, loans, deposits and mutual funds.

If you are not registered to the service, please make sure you register either through the application or through Internet Banking.

What shall I do if I am locked out of CIB Mobile Banking?

If you enter your Mobile Banking password several times incorrectly, you will be locked out. In this case, please call us at 19666 to unlock your user account.

Do not forget: Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lowercase letter, you may need to use your phone's Shift key to change the default from uppercase. In addition, some phones require extra presses on the shift key to enter numbers instead of letters.

Where do I find CIB Mobile Banking Applications?

The application is available on the App Store for Apple devices and on Google Play for Android devices. Please search for the CIB Mobile Banking application in your store and download it.

For iPhone® :

- Navigate to the App Store
- Search for "CIB Mobile Banking"
- Select "Install" to download the application

For Android™:

- Navigate to the Google Play Store
- Search for "CIB Mobile Banking"
- Select "Install" to download the application

In what languages is the CIB Mobile Banking application available?

The application is available in both English and Arabic. The default language is selected for the first time based on the language of your phone, yet you can change it from the application's settings after you log in.



1.3. USERNAME AND PASSWORD

Can I change my Mobile Banking username?

Once a username is set, it cannot be changed.

How can I change/update my password?

In case you remember your password and only need to change/update it, you can simply do this from the “Login Settings” under your profile, after you login to the app.

Otherwise, you can follow the below steps:

1. Tap on the “Forgot/Reset Password” from your Mobile Banking app.
2. Fill in the following fields:
 - Username: Input your Online Banking username.
 - Password: Choose a password that is easy for you to remember, but hard for others to guess.
 - Password Confirmation: Please enter your password again to make sure that it is typed correctly.
 - Debit/Credit Card Number: Please input the 16 digits of your active debit/credit card, without any spaces.
 - Debit/Credit Card PIN: Input the 4-digit PIN code of your debit/credit card.
3. Click on "Next".

I forgot my username; what shall I do?

If you forget your username, please contact CIB Call Center on 19666. The agent will go through a set of verification questions to confirm your identity before providing you with your username.

I forgot my password; what shall I do?

In this case, click on “Forgot/Reset Password” through the app, and fill in the below:

- Username: Input your Online Banking username.
- New password.
- New password Confirmation.
- Debit/Credit Card Number.
- Debit/Credit Card PIN.

Then click on “Next”.

How can I set up fingerprint login?

1. Tap on the fingerprint icon on the landing page.
2. Choose “Enable Fingerprint Login”.
3. Enter your username and password.

Your biometrics will be saved and you will be able to login using your fingerprint.

How can I disable fingerprint login?

1. Login to your Mobile Banking app.
2. Go to “Login Settings” from your profile.
3. Tap on “Disable Fingerprint Login”.



2. MOBILE BANKING FEATURES

What can I use Mobile Banking for?

Mobile Banking offers you many services, such as:

1- Public Section (You do not need to login)

- Locate the nearest CIB branch and ATM, using Apple or Google maps navigation.
- View the bank's social media links.
- Contact CIB through e-mail or the call center.
- View foreign exchange rates and the currency rate converter. • View Mobile Banking's terms and conditions and FAQs.

2- Account Details (Login is required)

- View your accounts, cards details, loans, certificates of deposits and time deposits, and mutual funds' balances. You can check your statements' history through Internet Banking.

3- Financial Transactions (Login is required)

The below transactions are available through Mobile Banking:

- Transfers between your own accounts.
- Transfers to any CIB or other banks' accounts, inside or outside Egypt (OTP Higher Authentication is required).
- Settle your credit cards.
- Settle other CIB credit cards (OTP Higher Authentication is required).
- Charity payment (OTP Higher Authentication is required).

4- Bank Requests (Login is required)

- Request new chequebooks.
- Deactivate lost/stolen credit cards.
- Dispute credit card transactions.
- Change supplementary card limits.
- Inquiries, suggestions and complaints
- Update contact information.

3. SECURITY

Is CIB Mobile Banking secure?

Account information accessed by Mobile Banking and Internet Banking are protected the same way: our authentication process includes your Mobile Banking username, password, and a 6-digit OTP in case of external transfers. For additional protection, we recommend locking your mobile device when not in use.

Is my personal information safe with CIB Mobile Banking?

Yes, your personal information is safe with CIB Mobile Banking, which offers extensive security features to ensure that you can conduct your banking transactions in a safe and private online environment. The highest industry standards of security are applied to both Internet Banking and Mobile Banking.



How do I know that I am downloading the real app?

It is important to download mobile apps from trustworthy and certified sources only. Make sure that CIB is listed as the app publisher or seller in the app store or download site.

What security measures can I take to protect my information on Mobile Banking?

Please follow the below steps to further secure your information:

- Do not share your Internet and Mobile Banking username and password with anybody
- Do not share the PIN code of your card with anyone as it is used for Online Banking registration and password resetting.
- Log out of your Mobile Banking session when finished.
- Do not leave your mobile unattended without logging out.
- Password-protect your mobile device.
- Keep the operating system of your mobile device up to date.
- Inform the CIB call center right away if you lose the mobile phone number registered for the One Time Password (OTP) Higher Authentication.

Are account details stored on my mobile device?

CIB does not store any account details on your mobile device.

What security measures are in place to protect my accounts and identity?

- Regular authentication using username and password.
- Strong password rules.
- Higher Authentication for 3rd party transfers using the OTP.
- Session timeout.

If I forget to log out, will the application keep running in the background?

The application will log out automatically after five minutes of inactivity.

4. ACCOUNTS AND INQUIRIES

What account services are available in Mobile Banking?

You can view your accounts' balances, credit cards, CDs, TDs, loans and mutual funds.

How can I access my related accounts?

Using the CIB Mobile Banking application, you can access your personal accounts quickly and easily, but navigation and addition of related accounts are only available through Internet Banking. You can, however, add the accounts as beneficiaries and enjoy transferring to them through Mobile Banking.

How can I view my account activity?

Simply click on the account you wish to view. You can track an account's movements up till its past three months.

Is there a way I can track my spending through the application?



Yes. Click on the account you wish to monitor, and then click on the round orange button. Choose “Account Statistics” to view graphs of your account balance, income vs. spending and a seven-day summary graph of your spending. Also remember that you can label your transactions by clicking on any transaction within the movements and labelling it to your preference.

5. TRANSFERS AND BENEFICIARIES

How do I get my OTP if I transfer money to external accounts?

You can simply go to your CIB OTP Token and copy your 6-digit OTP, generated by the application, and then paste it in the requested OTP field.

How can I set up a new beneficiary?

You can easily set up beneficiaries through the application by clicking on “Transfers” in the menu, navigating to “Payments to Others” and clicking on “Add New”. Choose the beneficiary type, fill in the required beneficiary details, then enter the 6-digit OTP from your OTP token. Click “Next” to save the beneficiary.

How can I edit or delete a beneficiary?

Navigate to “Payments to Others”, go to the beneficiary you want to edit and swipe right, edit and delete buttons will appear. Click on the required action.

What happens if the phone switches off, or the application crashes or does not respond in the middle of a transaction? How do I make sure whether it was carried out or cancelled?

To review your transaction status, doublecheck your account movements and balance to confirm that your transaction was carried out successfully. If it was not, please refer to the call center.

Can I transfer money to anyone or to any other financial institution through the Mobile banking application?

Yes. You can transfer money between your accounts, other CIB accounts/credit cards on your beneficiary list, as well as other institutions outside the CIB.

How can I transfer money between my accounts?

Click on “Transfers” in the menu and choose “Transfer to your Accounts”. Choose the source and destination accounts, enter the desired amount, then click “Transfer”.

How can I settle my credit card?

Click on the transfers in the main menu, and choose “Pay Credit Card”. Choose the source account, credit card to settle and enter the desired amount then click “Transfer”.

How can I transfer money outside my accounts?

Click on “Transfers” in the main menu and choose “Payments to Others”. Choose the beneficiary you want to transfer to, edit any details needed, enter your 6-digit OTP, then click “Pay”.



What are the transaction limits?

Transaction limits for Mobile Banking are the same as Internet Banking, and can be found under “Transfers Limits” in the Internet Banking’s help section.

Can I set up scheduled transactions through the app?

Yes, you can. Simply click on the account you want to set as the source account for the scheduled transaction, then click on the round orange icon. Click on “Scheduled Transactions”, then “New Standing Order”. Choose your preferred type of transaction, whether to one of your accounts, a 3rd party account or to your own credit card, then fill in the required payment details and click “Next”. Your scheduled transaction will be saved and you can access it again in the same place if you need to edit or delete it.

Please note: In case of setting up a transaction to a 3rd party account, you will have to enter a 6-digit OTP.

6. CHARGES AND FEES

Are there any fees to use CIB Mobile Banking service?

There are no fees to use CIB Mobile Banking service. Data charges from your mobile service provider may apply. CIB is not responsible for these charges.

7. SESSION TIMEOUT

What is session timeout? How does it work?

Session timeout is designed to protect your Mobile Banking from being accessed by someone else when your device is unattended. If you leave a Mobile Banking session without activity for a few minutes, you will be automatically logged out and directed to the main page upon trying to perform any activity after the session times out.

How long does the session last before it times out?

Session timeout is set to happen after five minutes pass with no user activity on the Mobile Banking session.

8. SUPPORTED DEVICES

Which devices does the CIB Mobile Banking application operate on?

CIB's Mobile Banking App can be easily accessed on devices with the following hardware and software requirements:

- Camera (rear-facing).
- GPS.
- Apple® iPhone® iOS 9.0 and higher.
- Android™-powered mobile devices with platform 6.0.0 and higher.

Does my tablet support Mobile Banking?

For a better user experience, we recommend that you use the application on a mobile device. You can access Internet Banking from your tablet’s browser.



9. GENERAL

What if one of my products are not displayed under the “Account Summary” page?

If you cannot see one of your products when you login to your accounts, please send an e-mail to cib.customercareunit@cibeg.com with your product name and your username.

Can I use the CIB Mobile Banking application outside Egypt?

The Mobile Banking service is available outside Egypt. We recommend that you check your roaming coverage and charges prior to your travel date.

10. NEED HELP?

Whom shall I contact for help regarding Mobile Banking?

Please send an e-mail to cibcustomercareunit@cibeg.com or call us at 19666.

What happens if I lose my smart phone?

If your phone is lost or stolen, it is unlikely that someone could access your account information unless they also know your online banking username and password. However, for safety precautions, you should contact CIB as soon as possible by calling 19666.

11. MORE INFORMATION

Have an unanswered question?

Got a comment to share?

Is there an area that requires more clarification?

Please do not hesitate to contact us by sending an email to

cib.customercareunit@cibeg.com

Terms and Conditions apply.