

QNB Egypt Mobile Banking Service

Through QNB Egypt Mobile Banking service you can:

- Access your accounts and open new accounts with different types and currencies.
- View your credit cards transactions & balances, pay your card, install transactions, redeem credit card loyalty points.
- Transfer money to any bank account inside/outside Egypt
- View your deposits and funds summary, details, and open new deposits / Funds.
- View bank exchange rates and interest rates
- Chat with our bank representatives
- Apply for any product, track your requests, request cheque book, find nearest ATM and bank branches location.

**To download QNB Egypt Mobile Banking:
press on the link**

<https://bit.ly/3O5kCUx>

or scan the QR Code



Registration Process:

New users:

- **Now you can easily register directly from the mobile banking** and access the Internet Banking service with the same username and Password.
- To be able to register, you have to:
 1. Sign first a physical application at the branch.
 2. Download the application from your mobile store (Google Play/App Store), press Login, then press "Register Now."
 3. Enter Your Debit Card and Pin *
 4. Create your own username and password then enter the One Time Password sent to your mobile number.

**Having QNB active, primary, debit card and updating the bank with your current mobile number, if not you must refer to your branch.*

**PIN number (the card pass code 4 digits - used on 'ATM' machines)*

Already registered clients for Internet banking services: use the same credentials (Username and Password) to access the Mobile banking service.

The accepted username and password criteria

- **Username** length must be between 6 to 15 alphanumeric characters containing at least one English character and one digit
- **Password** length must be between 8 to 32 characters with a combination of at least one English characters, one digit and one of these special characters like ! @ # \$ % ^ & * _ ~ ' .

Features & benefits:

1. Pre-login:

In this section, you will find the following without need to enter username or password
The tabs under this section are as follows:

- **Login button:**

- If you're already registered user; please login to the mobile application using your username and password (you can activate fingerprint option from settings).
- If you're new users; you can register by tabbing "**Register now**" and follow the steps for registration previously clarified.
- If you forgot your password: please tab on "Forgot Username or Password" in the same login screen:

-Username is unique per client and could not be changed but the password could be changed any time even if before its expiry from "More" then "Setting".

-To change your password this will requires entering your primary debit card number and PIN number

-In case the username or password is suspected or exposed, immediately change the password, then refer to call center '19700' to take the proper action

- **Chat with us:**

Directs you to QNB WhatsApp to inquire about banking services and products and allowing you to chat with one of our representatives.

- **ATMs/Branch locator:**

Locate the nearest ATM, branch, cash deposit machine, first lounges, branches serving special needs clients.

- **Discounts and Offers:**

Check the latest offers and discounts when using QNB cards.

- **Get appointment:**

Request an appointment at the desired date and time and the concerned bank representative will contact you to validate the appointment. *(The appointment date and time should be within the bank working days)*

- **Get loan:**

Apply for a loan and one of our bank representatives will contact you for account opening and loan granting in accordance with the bank policy.

- **Get card:**

Apply for a card and the bank representative will contact you for account opening and Credit card issuance in accordance with the bank policy.

- **General settings:**

Change the application language either English or Arabic.

- **QNB News:**

Check the bank latest news and press releases.

2. Post login:

This screen requires to enter your credentials (username and Password/fingerprint). The tabs in this screen represents personalized inquires related to each client accounts.

The tabs under this section are as follows:

- **Accounts:**

Check accounts, deposits and funds balances, transactions details and summary, open new account, your accounts IBAN, transfer between own accounts or to other accounts inside /outside Egypt, cheque book request, or apply for one of the bank products.

- **Cards:**

Check your cards info, balances, transactions, settlement of your dues (pay card) or card deactivation. You can also install any transaction on your credit card and redeem your loyalty points as well (either cashback or voucher)

- **Loans:**

Check the loan balance, status, instalments and payments info.

- **Transfers:**

- Transfer funds within own accounts
- Transfer funds to other accounts (inside/outside the bank locally or internationally) only by using a token (in case of not having a token, please visit QNB nearest branch to sign the application and have a token as to be able to perform transfer transactions)
- Manage beneficiaries (Add, edit or delete beneficiary) only using token.
- Track transfers and transfers history

The limits to transfer funds between accounts.

1. **Between customer own accounts daily limit:**

- Within your QNB accounts with same currency: Equivalent to EGP 20M
- Within your QNB accounts from foreign currency to EGP: Equivalent to EGP 1M

*Only within your accounts you can transfer from any foreign currency to EGP

2. **To another beneficiary daily limit:**

- To other QNB client: Equivalent to EGP 2.5M
- To another bank: Equivalent to EGP 500 000

Note: IBAN is not a new account number but a developed format of the existing banking account number. It unifies the number of digits for all banking accounts numbers in Egypt to facilitate the processing of the banking transfers and enable their passing through electronic systems, you can get the IBAN of all your accounts by navigating to "Accounts menu" /My IBAN

- **Deposits and Funds**

-Deposit tab (Certificate Deposit & Time Deposit) where you can view your current deposits details or open a new CD/TD

-Investment Funds (THEMAR, TADAWEL, TAWAZON) where you can view current funds details or open a new one

-The conditions of redeeming funds through Mobile Banking app:

- Unpledged funds
- M-token is mandatory.
- Funds could be broken at any time from issuance date.
- Requests should respect the working hours announced in the initial/ pre-confirmation screens.

-The conditions of redeeming deposits through Mobile Banking app:

- Fixed CDs & Short-term deposits (1week, 1/3/6/12 months)
- Unpledged deposits
- EGP Currency
- After 6 months from CD issuance date
- Not on the same maturity date
- Max CD amount for redemption EGP 1 million
- Only full break for TDs (No partial break for TDs)
- Requests should respect the working hours announced in the initial/pre-confirmation screens.
- M-token is mandatory.
- Other deposits with different features could be broken only through the branch.
- Breaking fees from MB will be subjected to same branches breaking fees.

- **Life rewards:** Check and Redeem your Life Rewards loyalty points (cashback /e-vouchers)

- **Payments:**

Fawry provides a simple way to process different types of payments anywhere, anytime from your mobile application, you can pay your different types of bills:

- Telecom & internet (*Note: Business mobile phone bills cannot be paid through Fawry service*)
- Utilities
- Donations
- Insurance
- Education
- Tickets and Tourism
- Online payments
- Subscriptions and Ads
- Financial and Banks
- @Fawry
- Clubs Subscriptions
- Compounds & Real Estate
- Medical
- Car Licensing

***M-Token is mandatory**

-Select the Category you want from the dropdown menu and then go through the payments process:

Utilities

- Select “Utilities” from Fawry payments dropdown menu.
 - Select service name and service type.
- After pressing “submit” select the account you will pay from and enter the subscription/reference number (mentioned on the hard copy of your utility bill)
- Press on “Bill inquiry” and all transaction details and fees will be displayed for confirmation.
 - Enter OTP generated from your m-token app.

Donations

- Select “Donation” from Fawry payments dropdown menu
- Select the donation entity you want to donate to
- press submit and then select the account that the money will be debited from
- Enter the mobile number or add it from your phone book (not necessarily your mobile number)
 - Select the amount (*service fees will be displayed*)
- Confirm transactions details.
- Enter OTP generated from m-token app

Car licensing

- You can renew your car license as well as pay your car taxes, obligatory insurance, and traffic fines. In addition, you could also request to receive the new license at your convenient address.
- The car must be private
- Cubic Centimeter Less than 2030 CC
- License expiration must not pass 1 month since expiration date
- The total number of years of renewal should not exceed 3 years.

Renew car license through Fawry Payments:

- All you need to do is to select the “car licensing” from “Fawry Payments” and go through the following steps by order:
- Pay the traffic administration (traffic taxes, fees, and compulsory insurance policy)
- Pay the traffic prosecution (traffic fines)
- Request to receive license at home.

Pay car taxes, fees and compulsory insurance policy:

- Tap the "Traffic administration and insurance" in the "car licensing" menu of Fawry Payments
- You will be requested to enter:
- Account to pay from
- National ID
- License Plate numeric section
- The number of years of license renewal
- Mobile number
- The data of your taxes, fees and compulsory insurance policy with its related cost of service will be displayed for your confirmation to pay.

Pay my car traffic fines.

- Tap the "traffic prosecution" in the "car licensing" menu of Fawry payments
- You will be requested to enter:
- Account to pay from
- National ID
- Plate numeric section
- The data of your traffic fines with its related cost of service will be displayed for your confirmation to pay

Note: you can inquire about your fines amount at any time without the need to go through the whole renewal process

Home delivery of the new license

- This is only applicable for vehicles that do not have any procedures that need to be completed at the traffic unit
- License delivery request is not applied in case of car inspection or sale ban
- The license renewal is not applied in case of (car inspection, sale ban, traffic unit transfer, ownership transfer, power of attorney)

In case of fulfillment of the above conditions and there are no missing requirements, the transaction will be processed successfully, and an authorized courier agent will call you the next working day to take your address details, and you will receive the license within a minimum of 7 working days from the transaction. And in case there is a needed car inspection or sale ban, the new license will be received from the traffic unit after 4 days.

Request to receive the new license at home

- Tap the "license home delivery" in the "car licensing" menu of Fawry Payments
- Select License Home Delivery
- You will be requested to enter:
- National ID
- Plate numeric section
- Mobile number

The data of license home delivery with its related cost of service will be displayed for your confirmation.

- **Information:** Check the latest bank foreign exchange and Interest rates
- **QNB Chats:** Online chatting session with QNB customer service (during chat working hours)
- **More:** The application Rating, brief About QNB, Contact us, Privacy Settings and terms and conditions and settings:
- **The settings:** allow the following:
 - Activate /deactivate the push notification.
 - Change password
 - Fingerprint
- **In app notifications:**
 - You can receive QNB Notifications (Push Notifications) through the Mobile Banking, which can be read and managed by clicking on the “bell” icon on the top of the home screen after login.
 - To enable the notifications and start receiving instant messages through QNB Egypt Mobile Banking:
 - Login to QNB Egypt Mobile Banking
 - Select “More, then Settings and Push Notifications” and turn on the toggle.
 - Once you enable, the service will be activated instantly*
 - You have the option to enable and disable the service at any time.

Important tips:

Changing the App language

QNB Egypt Mobile Banking supports two languages: English and Arabic. You can easily change the language on the home screen by selecting “General Settings” and then the desired language from the “Language” sub menu.

Logout from the App

For your own safety, once you successfully logged in to the Application with your Username and Password, don't forget to log out. The “Logout” button is in the App navigation menu on the bottom of the screen on smartphones and on the right corner on tablets, otherwise the application will automatically logout after few minutes.

Step back to the previous screen

If you want to step back on smartphones just swipe from “left to right”, or on tablets use the “back” button which is placed on the left corner.

Closing information popups

If you want to close an information popup just simply click outside of it, or click “Ok” and will be closed accordingly.

Scrolling of the screens

In some cases if there is no enough space on a screen for the content (eg.: forms, menus) to see all the contents you can scroll either the whole screen or the particular part (eg.: menu).

Security tips:

Reporting Unauthorized Transaction or Theft or Loss of Access Codes:

If you believe that an unauthorized login attempt or transaction has been or may be made from your account, alert the Bank immediately by calling the bank's call center '19700' or by referring to the nearest branch

Last login notifications:

With each login attempt, a notifications message will appear at the upper right side of the Screen showing your previous login status, date and time.

Help and further inquiries:

For more help or inquiries please:

- Submit request or a complaint through the "contact us" option.
- Communicate with our bank representative through the "Chat" service.
- Through QNB WhatsApp Service on 0020219700
- Call us on 19700.