

## Retail Mobile Banking Service FAQ

### 1) General Questions

#### **What is QNB Mobile Banking Application:**

It's an application that enables you to manage your banking activities at anytime and anywhere.

You will have the opportunity to:

- Access your accounts and transaction details
- Make quick transfers and share transaction receipts
- Check your credit cards balances and your Life Rewards points
- Open & redeem (accounts/deposits/funds)
- Pay your bills, donations, and subscriptions through Fawry payments
- Apply for a product and track your request
- De-activate your cards and manage your cards
- Find your nearest ATM/Branch, and more benefits for free

#### **How can I navigate through the mobile application?**

Swipe "left to right" on your smartphone or click on the "back" button on the left corner on your tablets → Click outside the screen to close it or press on "OK" to close the popups → Scroll down if content doesn't fit on the screen.

#### **Can I access any of QNB services without I log in to the application?**

Yes, you can enjoy some of our services before login in to the application.

From the primary bar at the bottom of the login screen, QNB offers you several services such as:

- 1) **QNB Digital Services:** **this button** directs you to download/ access our digital channel's (Internet Banking, Mobile Application, WhatsApp, E-Wallet, M-Token).
- 2) **ATM\Branches:** **you can click on this button to** locate the nearest, ATM, cash deposit machine, FX machines, all branches, First Lounges, and branches/ ATMs serving special needs clients.
- 3) **Discounts & offers to** check the latest discounts, offers and free installments merchants when using QNB Cards.
- 4) **Get Appointment to** request an appointment at the preferred date and time, and a bank representative will contact you to confirm. (appointments must be within bank working days/hours).
- 5) **Apply Now:** **you can apply to our products (loans, cards, Banking Packages) from the login page.**
- 6) **Chat With Us:** **this button directs you to our** QNB EGYPT WhatsApp "0020219700" where you can check our FAQs and chat with our live agents.
- 7) **News** to check the bank latest news and press releases.

### 2) Registration and Login

#### **Is registering in mobile banking app with extra cost or for free?**

Yes, registering to our mobile application is free of charges

#### **I just downloaded the mobile application, and I don't have a username/ password, how can I login?**

If you are a new customer and don't have username / password on Internet Banking, you can click on "Register now" to **self-register**. There are 3 methods to register on mobile banking: \*

- 1) Using National ID & Customer ID: you must have the 10 digits customer ID along with the national ID to proceed the registration.
- 2) Using the Passport number & Customer ID: This method is applicable only if you have opened your account with your passport. You must have your passport number and along with the 10 digits customer ID.

3) Using Debit card number & PIN: you must have the 16 digits of your debit card and the card PIN that consists of 4 digits that you use on ATM machines.

After creating the username & password, you will be requested to enter OTP (*one time Password*) received via SMS.

*\* In case you cannot remember your customer ID and your debit card number; you can call our contact center or visit your nearest branch.*

### **I just downloaded the mobile application, but I have a username/ password for the Internet Banking, can I use them to login to the mobile application?**

Yes, you can login easily to our mobile application using the same credentials for the Internet Banking.

### **forgot my password or my username/password is blocked, what should I do?**

Click on “Forgot username or password “to reset your password using any of the following 3 different ways:

- 1) Debit Card Number & Debit Card PIN
- 2) Customer ID (10 digits) & National ID.
- 3) Customer ID (10 Digits) & Passport ID.

**Note:** *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.*

**Can I login using my Face ID/ Fingerprint instead of the username and password?** Yes, QNB offers you to login to your mobile application using your Face ID/ Fingerprint as an alternative for username and password.

### **How can I login using my Face ID/ Fingerprint instead of the username and password?**

To enable the biometric login (using your Face ID/ Fingerprint), you can follow the following steps:

Login to the application → Click on More → Swipe right from the upper slide bar → click on Settings → Turn on the button to enable the biometric authentication → Read and accept T&C → Enter OTP from your Token → Then confirm to proceed.

## **3) After Login & Dashboard**

### **What is the difference between “I Have” and “I Owe”?**

**I have:** Shows total amount you have in EGP (Investment funds, Certificate of deposits, Time deposits, Accounts, Prepaid cards).

**I Owe:** Shows total amount in EGP you owe -in negative- (Loans, Credit cards, Overdraft account).

### **How can I hide/unhide my balances?**

You can hide/unhide your balances by clicking on the “Eye Icon” on the top right of your mobile application.

### **How can I check the notification history from the application?**

Click on “bell” icon  on top right of the application to check your notifications with latest offers, news and alerts from QNB.

### **How can I enable/disable the application notification?**

Login → Click on “More” → Swipe right from the upper slide bar → click on “Settings” → Turn on/off the button to enable/disable the Push Notifications → Then confirm to proceed.

## **4) Accounts**

### **My Actual Balance is not the same as my Available Balance. What is the difference between “Actual Balance” and “Available Balance”?**

Actual Balance: your current account balance before deducting the pending transactions.

Available balance: your real account balance that’s available after counting the pending transactions.

### **What is the difference between “Transactions” and “Pending Transactions”?**

Transactions: all your transactions that are performed on your account and settled

Pending transactions: all your account transactions that are performed but still not settled yet.

### **What is E-Youmaty account and what its features?**

It is a saving EGP account which can be opened ONLY through the mobile application. It has special interest rates. The interest is calculated on a daily basis and is credited to your account on a monthly basis. [Click here to learn more](#)

### **Can I open an additional account with a foreign currency without visiting the branch?**

Yes, you can open an additional account from our mobile application with different currencies (EGP, USD, EUR, GBP). To proceed, follow the below steps:

From “Accounts” → click on “Open New Account” → Select the account type & currency → Confirm to proceed and the account will be opened instantly.

### **What is the meaning of “My IBAN”? and how can I find my IBAN number?**

IBAN (International Bank Account Number) is a standardized and internationally recognized code. It is a unique code for each account for each country and it includes letters and numbers. It unifies the number of digits for all banking account numbers in Egypt to facilitate the processing of the banking transfers. It does not exceed 34 digits.

You can find your IBAN number in the “Accounts” tab. Choose “My IBAN”, then swipe right / left to choose the account you want to know its IBAN.

### **How can I request a Cheque Book? And is there any charge?**

You can request a cheque book by following the below steps:

Click on “Accounts” → Swipe right from the upper slide bar → choose “Cheque Book” → fill in the required fields to proceed with your request. → you can choose the branch you would like to receive your cheque book from.

Cheque books charges are same as standard bank tariff.

## **5) Cards**

### **How can I activate my debit / credit card from my mobile banking app?**

From “Cards” → Select “Card Action” → Select the required Card → Enter OTP from SMS or m-token (if you have token) → Click on “Proceed” to continue.

### **How can I check my credit and prepaid cards transactions details and Summary?**

From “cards” tab → select the desired card from “Card Summary” → to view your card details, balance and transactions.

### **What is “Pay Card”? and how can I pay my cards due?**

Pay card is a service to pay your card dues whether partially or full payment

From “cards” section → select “Pay Card” → to proceed with the payment.

### **Can I change my credit card PIN?**

Yes, you can change your credit card PIN easily through the following steps:

From “Cards” → select “Manage Pin” → Select the required Card → Select the required action “Set PIN” or “Unlock” → Enter new Card PIN Code → Enter OTP from SMS or m-token (if customer has token).

**Note:** Repetitive or sequential PIN codes are not allowed such as 1111 , 1234 ..etc

### **Can I convert credit card purchase transaction into installments?**

Yes, you can request installment for any purchase transaction on your credit card **even if the merchant has no free installment program with the bank**. Eligible transactions should be above 500 EGP, and to be executed during the same month of your request.

### **How can I request to convert credit card purchase transaction into installments?**

**To request an installment, follow these steps:**

From "Cards" → Select "Installment Request" → Select your credit card and the transaction you would like to request installment for → Select installment program plan → and confirm transaction details. Terms and Conditions applied.

### **I have a transaction on my credit/ debit card that I didn't perform, can I submit a dispute request?**

**Yes, you can submit your dispute request with the below steps:**

From "Cards", select "Card Dispute" → Choose the transaction (Only ATM and purchase transactions settled within 60 days are eligible for dispute) → Select the dispute reason (if you select reasons related to fraud behavior, it will require to deactivate your card) → Enter requested information and upload document if needed → Confirm on Terms and Conditions → and submit to proceed → Dispute requests are sent to Card/ATM center through ticketing system to investigate

### **I have just received my card, how can I activate it?**

To activate your new card, follow the below steps:

From "Cards" → select "Card Action" then → select the required card → agree on Terms and Conditions → Enter OTP → select "Card Activation" from the Card Status → Confirm to proceed.

### **My card is lost/ stolen, what should I do? / how can I deactivate or stop my card?**

If your card is lost or stolen, you can deactivate your card to stop it and prevent any unauthorized payments or transaction.

To deactivate your card, follow the below steps:

From "Cards" → select "Card Action" then → select the required card → agree on Terms and Conditions → Enter OTP → select "Card Deactivation" from the Card Status → Confirm to proceed.

Note: please note that the card will be stopped permanently, and you have to request a new card after deactivating your card.

### **I want to apply for a card, what are the card types that I can apply for through mobile banking?**

#### **How to apply?**

You can apply for the below card types with the following steps:

From "Cards" → select "Apply Now" → and then Card type.

#### **Credit card:**

Select a collateral (unpledged deposits) a deposit that is not used or linked to any other financial obligation → Enter requested card limit (Max card limit will be displayed according to deposit) → Enter name to be displayed on card → Select Primary card type → Enter E-statement Email address and card delivery address → Upload National ID → Enter OTP from SMS or m-token (if customer has token) → Confirm to proceed.

#### **Supplementary Card:**

Select Primary Card → Enter relation to supplementary (Must be first degree relative) → Enter Supplementary cardholder national ID, supplementary name and name on card (Max 20 Character), Requested card limit (below or equal primary card limit) → Enter card delivery address → Upload supplementary National ID → Enter OTP from SMS or m-token (if customer has token) → Confirm to proceed.

#### **Prepaid Card:**

Enter name to be displayed on card → Upload national ID → Enter OTP from SMS or m-token (if customer has token) → Confirm to proceed.

Note: Customers receive SMS once approved on card tracking system to sign the application at branch

#### **Wearable:**

Upload national ID → Enter OTP from SMS or m-token (if customer has token) → Confirm to proceed.

### **I am traveling abroad; do I have to inform the bank? / What is travel note? And how to submit travel note?**

You have to inform the bank before travelling abroad to avoid blocking your card after using it abroad without notifying the bank. You can do this by submitting a Travel Note which is a service to notify the bank that you will be travelling abroad. You can submit Travel Note with the following steps:

From “Cards” → select “Travel Note” → Select “Country” you are traveling to → select Duration → Confirm to proceed.

### **Can I download my credit card and account e-statement?**

Yes, you can download your e-statement from the mobile application by the following steps:

From “Other Services” → select “Download E-statement” → Choose the accounts or credit card from the drop-down menu → Choose the required period → and press download (PDF – Excel)

Note: E-Statement available for the recent 12 months

## **6) Loans**

### **How can I check my loan details?**

From “Loans”, you can check the loan balance, status, monthly instalment, payment due date and last installment date.

### **I want to apply for a loan, What type of loans can I request from my mobile banking application?**

- Secured Personal Loans
- Secured Car Loans

### **What documents do I need to apply for a secured loan?**

- For Secured Cash Loan: national ID
- For Secured Car Loan: national ID + Car offering. [Click here to learn more](#)

### **Am I eligible to apply for a secured loan? What is the secured loan criteria?**

**You can apply for a secured loan if you meet the below criteria:**

- To have unpledged deposit (CD/TD) “deposit that is not used or linked to any other financial obligation”.
- Your requested amount shouldn’t exceed 90% from deposit with a maximum of EGP 3,000,000.
- To know more about deposits [click here](#).

### **I have an unpledged Term Deposit, but why it does not appear when I select secured car loan?**

Secured car loan can ONLY be requested against unpledged certificate deposit (CD).

### **How can I check my loan request that I submitted on the mobile application?**

To track your requests that you submitted on the mobile application, click on “More” and select “Track Request”, you will find all your requests done through your mobile application.

### **Can I calculate my monthly installments before submitting my Loan Request? How can I calculate my loan installment?**

Yes, you can calculate your monthly installment and total repayment using our Loan Calculator service on the mobile application. You can find it from: “Loans” → select “Loan Calculator” from the upper navigation bar → Enter the loan amount, duration, and interest rate, It will give you your estimated monthly installment and total repayment.

### **What are the common reasons for rejecting a loan?**

Common reasons include:

- Low credit score
- Unstable income or employment
- Existing high debt obligations
- Missing or incorrect documents & Bank policy criteria not met

## 7) Transfers

### What are types of transfers I can perform?

There are three types of transfers.

1. Quick Transfer: It's a **quick transfer** that you don't have to save beneficiary details or choose from beneficiary list before transferring.
  - Within the bank
  - Other Bank in EGP (to: account, mobile, wallet, card, IPA)
  - Other Bank in FCY (Foreign Currency)
2. Within Accounts: Transaction within your own accounts in the bank.
3. Other Accounts: Transaction with other accounts inside or outside Egypt from your beneficiaries list.

### Can I save the beneficiary details after completing the quick transfer?

Yes, after performing your quick transfer, you will still have the option to save the beneficiary details by clicking on "Add to Favorite" at the bottom of the page.

### What is IPN transfer?

IPN (Instant Payment Network) is a transfer method that uses IPN to allow real-time instant fund transfers in Egypt 24/7.

### Is there any charge when transferring through mobile banking app?

You can check transfer fees by visiting QNB's official tariff guide. [Click here to view the guide](#)

### What are transfer limits?

Transfer Type	Daily Limit	Conditions / Notes
<b>Within your own QNB accounts</b>	Equivalent to EGP 100,000,000 for Same Currency	Instantly
<b>Within your own QNB accounts</b>	Equivalent to EGP 900,000 for Foreign Currency to EGP	Only between your own accounts
<b>To another QNB client</b>	EGP 2,500,000 from the Mobile Banking and EGP 2,500,000 from the Internet Banking	Requires hard/soft mobile token Amount debited and credited in real time
<b>To other bank account inside Egypt</b>	EGP 2,500,000 for the Mobile Banking and EGP 2,500,000 for the Internet Banking	Requires hard/soft mobile token ACH: Executed same business day if sent before 3:00 PM IPN: Executed instantly
<b>Foreign currency transfer to other bank account</b>	EGP 2,500,000 for the Mobile Banking and EGP 2,500,000 for the Internet Banking	Requires hard/soft mobile token ACH: Debited within 2 business days SWIFT: Debited within 5 business days

### Can I make transfers between 2 different currencies?

Yes, you can transfer from any foreign currency to EGP but only within your accounts.

### What is the meaning of "Token"? and What are Token Types?

Token is an electronic hard device or a mobile app soft token through which you can generate a random 7 digits of One Time Password (OTP) to be able to execute a certain transaction from Mobile Banking application or Internet Banking.

*"In case you do not have a token, please visit nearest QNB branch to sign the application and have a token to be able to perform online transactions safely.*

#### **Token Types:**

**Mobile Soft Token** is a mobile application that you can download on your smart phones from Apple and Android stores. The application name is "QNB Egypt m-Token" and it supports English and Arabic languages.

**Hard Token** is an electronic portable device with a display screen that you must physically receive from the branch in a second visit.

#### **How can I activate my m-token from mobile banking application?**

You can easily activate to M-Token to proceed with your online transactions by following the below simple steps:

From "Home" → select "other services" → then select "m-token activation" → Select "open m-token application" → Set your local password (4 digits)\* → Copy the first OTP generated from m-token (17 digits) → Paste the OTP in the mobile application → Enter OTP received on registered mobile number or email.

\*Note: please avoid choosing easy passwords like 1234 or 5555. You will be requested to enter this password each time you use the m-Token application to protect you against any unauthorized usage.

Now, your m-token application is ready to be used to generate OTP anytime anywhere even if the mobile is offline.

#### **Can I activate my m-token application on another mobile device?**

Yes, in case your m-token application is downloaded on another device than the mobile that has QNB mobile banking app on, then please select to follow the steps:

From Home" → select "other services" → then select "m-token activation" → Select "open QR Code" → and scan the QR Code → Set your local password (4 digits)\* → Enter the first OTP generated from m-token (17 digits) → Paste the OTP in the mobile application → Enter OTP received on registered mobile number or email.

\*Note: please avoid choosing easy passwords like 1234 or 5555. You will be requested to enter this password each time you use the m-Token application to protect you against any unauthorized usage.

Now, your m-token application is ready to be used to generate OTP anytime anywhere even if the mobile is offline.

#### **What is the meaning of Beneficiaries?**

Beneficiary means the person that will receive the money.

#### **Can I add / modify / delete beneficiary? How?**

Yes, you can add, modify, and delete your beneficiaries as follows:

##### **To add beneficiary:**

Go to "Transfers" → select "Favorites" → then "Add Beneficiary" to fill the required fields → and enter the OTP by M-token → after submitting → your beneficiary will be instantly added.

##### **To modify beneficiary:**

Go to "Transfers" → select "Favorites" → then click on the beneficiary to be modified/edited → and modify the desired field

##### **To delete a beneficiary:**

Go to "Transfers" → select "Favorites" → "Manage Beneficiaries" → then click on the beneficiary that you want to delete → then click on "Delete".

#### **What is "Share Receipt"? and how to share my transfer transaction details?**

Share transfer allows you to share transfer transaction details through many communication tools such (WhatsApp, Message, Air Drop, Bluetooth, etc.)

##### **To share transfer details:**

Go to "Transfers" tab → then "Transfer History" → Click the transfer that you want to share → then a pop up will appear on your screen → Click "Share Receipt" to share the transfer → Choose the way you want to share it through.

### **Can I repeat a transaction I did previously? how to “repeat a transfer”?**

Yes, you can repeat a transfer that you made before through “Repeat transfer” service available on QNB mobile application

**To repeat a transfer:** Go to “Transfers” → select “Transfer History” → Click on the transfer that you want to repeat (transaction amount is adjustable) → Choose the proper payment purpose → Click on “submit” to proceed.

## **8) Deposits and Funds**

### **What details are available in my deposit summary?**

All your Certificates and Time deposits summary and details (deposit type, amount, currency, start & maturity date, auto renewal & pledge status, interest rate, and reference number)

### **Can I open a new deposit from the mobile application? What are the opening conditions?**

**Yes, you can open a new deposit with the following steps:**

Go to “Deposits and Funds” → From the “Deposits” tab → select “Open” → Fill in the required fields → Submit to proceed.

#### **Deposit opening criteria:**

- Minimum deposit amount should be considered per each deposit type
- Maximum limit per deposit request is 20M per currency
- Certificate of Deposit (CD) amount shall be multiples of 1,000

### **Can I open a deposit with a foreign currency?**

You can open any type of deposit in any available currency, as long as you have a funding account with the same currency as the deposit you want to open.

### **How can I know the latest rates?**

You can refer to “Rates” in “More”

### **Can I break my existing deposit and what are the breaking conditions?**

**Yes, you can break your existing deposit with the following steps:**

Go to “Deposits and Funds” → Select “Deposits” → then click on “Break” tab → Choose the deposit that you want to break → Once submitted → the deposit will be broken and transferred to your account.

#### **Breaking conditions:**

- Only fixed Certificate of deposits “CDs” & Short-term deposits “TDs” (1week, 1/3/6/12 months).
- CDs could be broken only after 6 months from the issuance date.
- Only unpledged deposits. (Not linked to any financial obligations).
- Only deposits in EGP.
- Not same maturity date.
- Only full break for TDs (No partial break for TDs).
- Requests before 3 PM will be implemented on the same day. But requests received after 3 PM will be processed on the next business day. M-token is mandatory.

### **How many types of funds can I invest in?**

QNB offers you 3 different types of funds that suit your level of acceptable risk and enjoy a competitive return on your investments.

To learn more about each fund, please follow the links below:

1. [Click here for Themar Fund](#)
2. [Click here for Tawazon Fund](#)
3. [Click here for Tadawol Fund](#)

### **What details are available in funds summary?**

All your investment funds summary, and its details (deposit type, amount, currency, start & maturity date, auto renewal & pledge status).

### **How to open a new Fund and opening criteria?**

Go to “Deposits and Funds” → Select “Investment Funds” → select “Open” tab → Fill in the required fields → Submit to proceed

#### **Opening a new fund criteria:**

##### For Themar:

- Cut off time to receive Themar requests is 12:00 pm.
- The final unit price that will be applied is the price on the execution date.
- Minimum purchase unit in Themar for the first time is 100 unit.
- The unit price will be displayed on the pre-confirmation page of your request.

##### For Tadawol or Tawazon:

- The cut-off time to receive Tadawol or Tawazon requests is on every Sunday at 2 pm. All received requests all over the week will be processed every Monday.
- Any request received on Sunday after 2:00 pm will be processed on Monday of next week No Minimum purchase unit in Tawazon or Tadawol.
- The final unit price that will be applied is the price on the execution date.
- The unit price will be displayed on the pre-confirmation page of your request.

### **Can I redeem my existing Fund? How? What is redemption criteria?**

Go to “Deposits and Funds”, “Investment Funds” then select “Break” tab then choose the fund you want to break and submit.

#### **Redemption criteria:**

- Only for unpledged funds.
- Funds could be broken at any time from issuance date.
- THEMAR requests till 12:00 pm will be executed same business day, otherwise, it will be issued next business day.
- TADAWOL / TAWAZON requests are processed only on Mondays. (All received requests all over the week will be processed every Monday. Any request received on Sunday after 2:00 pm will be processed next week on Monday).
- M-token is mandatory.
- If the client is not subscribed in m-token, a notification message will appear "Sorry, you're not subscribed in m-token service, please refer to your branch".
- Other deposits/ funds with different features could be broken only through the branch.
- Same breaking fees in branches will be applied through MB.

### **Can I track my Deposit /Investment Funds requests?**

Yes, by following these steps: go to “Deposits and Funds” → then “Track Request” tab → select the request type → submit → then the request will be shown on your screen.

## **9) Life Rewards**

### **What is QNB Life Rewards Loyalty Program?**

QNB Life reward program is a loyalty program offered to QNB customers allowing them automatically to earn points when using their credit card (locally or internationally) in purchase, these points can be redeemed with different types of rewards. Points earnings calculations differ per card type. Click [here](#) for more information.

### **Is there any membership or enrollment fees for life reward loyalty program?**

The program is free for life. All retail credit cards are automatically enrolled to the program since issued. There is no cost or fees associated with enrollment or usage.

### **Do my points expire?**

Points are valid for 2 years after being earned from settlement date.

### **How can I check my Loyalty reward points balance?**

From "Life Reward" tab, the Balance of Points of each credit card will be displayed separately.

### **How can I redeem my Loyalty Points and redemption types?**

You can redeem your loyalty points with the following steps:

From "Life Rewards" → select "Redeem Points" → Fill in the required fields → Select the redemption type you like → Click on submit to proceed.

### **What are the redemption types?**

#### **Cashback redemption:**

Loyalty points amount will be credited instantly to your card's available limit.

#### **E-Voucher redemption:**

Loyalty points amount will be redeemed as an e-voucher that you can use through one of our QNB merchant partners stores, noting that your redeemed points will be deducted instantly,

The E-voucher details will be sent via SMS to the mobile number registered at the bank instantly, and it will be valid for 90 days from the issuance date (please show the merchant your E-voucher),

You can view the list of QNB merchant partners and loyalty redemption point calculation from "Redeem Points" in "Life Rewards" tab, or on QNB website.

### **Is there a minimum for redeeming my loyalty reward points?**

Yes, cashback redemptions have a minimum with no maximum limit. For E-vouchers, redemption is based on multiples.

For more information about cashback and e-voucher redemption, [Click here to learn more](#)

### **Is there an expiry date for the e-voucher?**

Yes, the voucher is valid for 90 days from its issuance.

### **Can I change the E-voucher to be a cashback after redemption request?**

No, redemption requests can't be cancelled or refunded or exchanged with other types of redemption.

### **Will I get the E-voucher cashed back to my card balance if I returned the product purchased with E-voucher?**

No, the e-voucher amount can't be refunded to the credit card account after being used.

## **10) Payments**

### **What is payment Service?**

Payments is a service provided through Mobile banking integrating with "Fawry" to make payments easier for our customer. It's a simple way to process different types of payments anywhere, anytime, such as Telecom, Internet, Utilities, donations, insurance, education, tickets, subscription, ads, financial services, real estate, medical, car licensing. You need your m-token to generate OTP from so you can complete your payments.

### **What types of payments can I make through this Fawry Payments?**

You can pay all your bills through Fawry payments on QNB mobile application, including Telecom & Internet, Donations, Utilities, Car licensing, Insurance, Education, Tickets and Tourism, Online Payments, Subscriptions and Ads, @Fawry Pay, Financial and Banks, Medical, Compounds & Real Estate, Clubs Subscriptions

### **What are payments limits?**

Payments limits differ according to the service. Noting that payments limits share the same daily account transfers limits (EGP 2,500,000 from the mobile application).

### **How can I pay with Fawry payments from QNB mobile application?**

From "Payments" → select your desired biller → select service name and service type → Click on "submit" → Select the account you will pay from and fill in the relevant information → Enter OTP generated from your m-token app → Click on "Proceed" to continue.

### **What are the services I can find in the "More"**

**Track Request** to track your requests performed through mobile or internet banking.

**Rates and Share** directs you to rate QNB Mobile Banking App.

**Rates** To check bank exchange rate and interest rates.

**About QNB** to know more about our bank

**Settings** where you can change your password, activate push notification, activate face ID / fingerprint.

**Contact Us** either by calling contact center or fill form with your issue and a bank representative will contact you

**Cardless ATM.**

## **11) Chat**

**I want to reach out to the bank customer service representative to inquire about any products or services?**

You can inquire about any product or service with our bank representative through "QNB Chat" available from Sunday to Thursday from 08:00 a.m. to 11:59 p.m.

You can also chat with our representative through QNB **WhatsApp Service 0020219700**

## **12) Contact Us:**

For more help or inquiries please **contact 19700**, or you can chat with a representative when you select digital services tab through QNB **WhatsApp Service 0020219700**, or you can send an **email: customer.inquiry@QNB.com.eg**

## **13) Security Tips**

### **Reporting Unauthorized Transaction/ Login attempts or Theft:**

If you find any unauthorized login attempts or transaction has been or may be made from your account, reach the Bank immediately through the bank's call center '19700' or by referring to the nearest branch.

### **Last login status notifications:**

With each login attempt, a notifications message will appear on the bottom of the home page screen, showing your previous login status, date and time.

### **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.