

Retail Mobile Banking Service FAQ

About 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, Quick transfer with sharing receipt, credit cards balances, Life Rewards points, open & redeem (accounts/deposits/funds), pay your bills, donations, and subscriptions through Fawry payments, apply for a product, track your requests, de-activate your cards, ATM/Branch locator, and more benefits for free.

Note: to go back to the previous screen through smartphone or tablets, please Swipe "left to right" on smartphones or use the "back" button on tablets on the left corner. Close popups by clicking outside or "OK." Scroll if content doesn't fit on the screen.

Registration, biometric login, and reset password.

+ 1-How can I register on QNB EGYPT mobile banking application?

If you are a new user to our online services and don't have username / password on Internet Banking web, please click on **"Register now"** to self-register.

There are 3 methods to register on the 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: if you have opened the account with the passport number not the national ID this method will be suitable for you along with the 10 digits customer ID.
3. Using Debit card number & PIN: you must have the 16 digit of the debit card number and the 4 digits PIN used in ATM machines.

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

+ 2-What If I am already registered for QNB Egypt Internet Banking?

You can login into the Mobile Banking by entering your Username and Password if it's the first time then you have the option to use biometric authentication (Face ID / Fingerprint) in alternative of login credentials.


+ 3-Is registering in Mobile Banking app with extra charge or for free?

You can easily access for free without any extra charges both Mobile Banking app and Internet Banking service using the same username and password.

+ 5-How to login using face ID / fingerprint instead of normal username and password?

QNB offers you to use biometric authentication as an alternative for username and password login

To enable the biometric authentication from the post-login screen: go to "More", click on "Settings" and enable the biometric authentication, read and accept T&C then proceed.

Note: Click on "bell" icon  on top right of the application to enable receiving notifications with latest offers, news and alerts from QNB

+ 6-How can I reset my password?

To reset your password, click on "Forgot username or password" you can reset your password through 3 different ways:

- 1- Debit Card Number & Pin: (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.

What are QNB Pre-login Digital Services?

1- QNB Digital Services direct you to all digital channel's apps link you need.

2- ATM\Branches locate the nearest, ATM, cash deposit machine, all branches, First Lounges, and branches/ ATMs serving special needs clients.

3- Discounts & Offers Check the latest discounts, offers and free installments merchants when using QNB Cards.

4- Get Appointment request an appointment at the preferred date and time, and a bank representative will contact you to confirm. (appointment must be within bank working days/hours).

5- Chat With Us through QNB EGYPT WhatsApp "+219700"

6- News check the bank latest news and press releases.

What can I view/perform after login with my username and password?

+ 1-I Have, 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).

+ 2-Accounts

▼ **What's 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's 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's free EGP account which can be opened once through Digital banking service.

With E-Youmaty Tawfeer from QNB, you can enjoy 5 increasing competitive interest rates in EGP.

Interest rate is calculated on daily basis and credited on monthly basis. You can open it for a specific target purpose (to view the applied interest please refer to customer service page).

▼ **Can I open additional account with a foreign currency?**

Yes, you can open additional account with different currencies (EGP, USD, EUR, GBP) by following these steps: from "Open New Account" in "Accounts" page, you can select the account type and currency you need to open, and it will be opened instantly.

▼ **What is the meaning of "My IBAN"? and how to find my IBAN number?**

IBAN is not a new account number but a developed format to the existing banking account number. It unifies the number of digits for all banking account numbers in Egypt to facilitate the processing of the banking transfers and enable their passing through electronic systems.

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

Note: each account number has unique IBAN

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

You can request a cheque book from "Accounts" tab from the upper slide bar, choose "Cheque Book" then fill the following 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.

+ 2-Cards

▼ How to 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 from which you can settle the money you spent from your credit card.

From “cards” section, select “Pay Card” to pay your card dues whether partially or full payment.

▼ What is “Card Deactivation”? and how to deactivate or stop my card?

Card Deactivation is a service where you can stop your credit/debit card if it’s lost or stolen to prevent any unauthorized payments or transaction to be made through your card.

You can deactivate /stop your card from “cards” tab and select “Deactivate Card” in case of lost/stolen.

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

▼ What is travel note? And how to submit travel note?

Travel note is a service from which you can notify the bank by using your cards abroad before travelling to keep your cards safe.

You can submit travel note from “Cards” tab, select “Travel Note” to select “country” you are traveling to and duration.

+ 3-Loans

▼ How can I check my loan details?

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

+ 4-Transfers

▼ What are types of transfers I can perform?

there are three types of transactions.

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 inside the bank.
3. Other Accounts: Transaction with other accounts inside or outside Egypt from your beneficiaries list.

Note: After performing the quick transfer, you’ll 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 payment method that allows real-time instant fund transfers between different bank accounts in Egypt 24/7.

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

Currently, all transfers through mobile banking app are free of charge (Except Swift Transfers/foreign ACH transfers), charges according to bank tariffs.

▼ What are transfer limits?

- **Transfer within your own accounts inside QNB bank**

Daily Limits:

- Same Currency: Equivalent to EGP 20M
- From foreign currency to EGP: Equivalent to EGP 1,000, 000 (*only between your accounts*)

- **Transfer to other QNB Client** (*ONLY through using hard/ soft mobile token*)
Daily Limit: Equivalent to EGP 2.5M(per channel)
The amount will be debited from your account real time.
- **Transfer to other bank account inside Egypt** (*ONLY through using hard/soft mobile token*)
Daily Limit: Equivalent to EGP 500K(per channel)
In case of using ACH: transfer will be executed same business day if request is sent before 03:00 pm.
In case of using IPN: transfer will be executed instantly.
- **Transfer to other bank account outside Egypt** (*ONLY through using hard/ soft mobile token*)
Daily Limit: Equivalent to EGP 500K(per channel)
In case of using ACH: amount will be debited from your account within 2 business days.
In case using SWIFT: amount will be debited from your account within 5 business days.

▼ **Can I make transfers between 2 different currencies?**

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

▼ **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 token, please visit QNB nearest branch to sign the application and have a token as to be able to perform transactions safely.

Token Types:

Mobile Soft Token is a mobile application that can be downloaded by the customer on his smart phones from Apple and Android stores. The application name is “QNB Egypt m-Token” the application supports English and Arabic languages.

Hard Token is an electronic portable device with a display screen that customer has to physically receive from the branch in a second visit.

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

Beneficiary means the person that you want to transfer the money to.

▼ **What is manage beneficiary? And how to add / modify / delete beneficiary?**

Manage Beneficiaries is a list where you can add beneficiary to make the transfer easy, so you don't have to add the account every time you make the transaction.

From “Mange Beneficiary” tab, by *using hard/ mobile token*, you can:

- Add beneficiary.
- Edit beneficiary details.
- Delete beneficiary.

To add beneficiary:

Go to “Accounts” tab, select “Transfer Money”, “Manage Beneficiaries” 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 “Accounts” tab, select “Transfer Money”, “Manage Beneficiaries” then select the beneficiary to be modified/edited and click on it and modify the desired field need to modify.

To delete a beneficiary:

Go to “Transfer Money”, “Manage Beneficiaries” then select 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: go to “Transfers” tab, then “Transfer History”. Click the transfer that you want to share then a pop up will appear to your screen click “Share Receipt” to share the transfer then choose the way you want to share it through.

▼ **What is the “repeat transfer”? And how to “repeat a transfer”?**

Repeat transfer allows you to repeat a transfer that you made before to make it easier for QNB customers.

To repeat a transfer: go to “Transfers” then “Track History”. Click the transfer that you want to repeat (transaction amount is adjustable)

+ 5-Deposits and Funds

+Deposits (CDs/TDs)

From deposit tab, you can view your current deposit’s summary, open new deposit, and redeem an existing deposit.

- Deposit
 - Summary
 - Open
 - Break

▼ **What details available in deposit summary?**

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

▼ **How can I open a new deposit and what are the opening conditions?**

To open new deposit: Go to “Deposits and Funds”, “Deposits” tab, select “Open” then fill the required fields.

Deposit opening conditions:

- you can open any type of deposit with different currencies (both funding account currency and deposit currency shall be the same)

-Minimum limit per deposit type need to be considered,

please refer to rates inside “More” tab

-Maximum limit per deposit type is EGP 20M

-CD amount shall be by the multiples of 1,000

▼ **How can I break an existing deposit and what are the breaking conditions?**

To break deposit: Go to “Deposits and Funds”, “Deposits” then select “Break” tab and 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 redeemed only after 6 months from issuance date.
- Only unpledged deposits.
- Only deposits in EGP.
- Not same maturity date.
- Not more than EGP 500 K.
- Only full break for TDs (No partial break for TDs).
- Request before 3PM will be implemented same day, after 3PM next business day.
- M-token is mandatory.

+Investment Fund (THEMAR, TAWAZON, TADAWOL)

From Investment funds tab, you can check your current fund’s summary, open new investment fund, and redeem existing fund.

- Investment Funds
 - Summary
 - Open
 - Break

▼ **What details 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 create new Fund and creation conditions?**

Go to “Deposits and Funds”, “Investment Funds” then select “Open” tab, and fill the required fields then submit.

Creating new fund conditions:

- THEMAR requests cut off time is at 12:00 pm, with minimum purchase 100 unit for the first time.
- TADAWOL / TAWAZON requests Cut off time is every Sunday 2 pm, with no Minimum purchase unit (all received requests all over the week will be processed every Monday, and any request received on Sunday after 2:00 pm will be processed on Monday of next week)
- The unit price will be displayed in the pre-confirmation page of your request.

▼ **How to redeem an existing Fund and redemption conditions?**

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

Redemption conditions:

- 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, go to “Deposits and Funds” then “Track Request” tab. Select the request type and submit then the request will be shown on your screen.

+ 6-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.

▼ **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 points ever expire?**

Points are valid for 2 years after being earned.

▼ **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 from “Life Rewards” tab, then select “Redeem Points”. Fill the required fields and select the redemption type you like.

▼ **What are the redemption types?**

• **Cashback redemption:**

- Loyalty points amount will be credited to your card balance after end of first business day
- Minimum for cashback redemption requests 10k points and multiple of 5k, with no maximum

• **E-Voucher redemption:**

- Loyalty points amount will be redeemed as an e-voucher that you can use through one of our QNB merchants 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, and it will be valid for 90 days from 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 limit in redeeming loyalty reward points?**

- **For cashback:** it requests 10k points and multiple of 5k, with no maximum.
- **For E-vouchers:** can be redeemed as following:

Points	10,000 Points	20,000 Points	50,000 Points	100,000 Points	200,000 Points	500,000 Points
E-Voucher values	50 EGP	100 EGP	250 EGP	500 EGP	1,000 EGP	2,500 EGP

▼ **Can I use the cashback redemption in paying my minimum payment amount?**

The cash back will be added to your credit card balance, but will not decrease your minimum payment automatically, while you have to request paying your card due and enter the desirable amount.

▼ **Is there expiry date for the e-voucher?**

Yes, the voucher is valid for 90 days since 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 redemption type.

▼ **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.

+ 7-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.

▼ **What are types of payments I can perform through this service?**

+Telecom & Internet

- Select “Telecom and Internet” from Fawry payments dropdown menu
- Select service name and service type to recharge/ pay your mobile phone, landline, and internet bills

Note: Business mobile phone bills cannot be paid through Fawry service

+Donations

How can I donate through the app?

- 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*)

+Utilities

How to pay my utility bills?

- 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

+Car licensing

What services can I perform related to my car license through the app?

• 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

Is the car renewal service available for all governorates? And for any type of cars?

- The car must be private
- Cubic Centimeter Less than 2030 CC
- License expiration must not pass 1 month since expiration date (not after the 1-month grace period)
- The total number of years of renewal should not exceed 3 years

How can I renew my 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.

How can I pay my 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

How can I 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

Is the delivery of the new license at home applicable for any vehicles type?

- 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.

How can I request to receive my 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

+Insurance

- Select "Insurance" from Fawry payments dropdown menu.
- Select service name and service type.

After pressing "submit" select the account you will pay from and policy number

- Confirm transaction details.
- Enter OTP generated from your m-token app.

+Education

- Select "Education" from Fawry payments dropdown menu.
- Select service name and service type.

After pressing "submit" select the account you will pay from and student number/ NID

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Tickets and Tourism

- Select "Tickets and Tourism" from Fawry payments dropdown menu.
- Select service name and service type.

After pressing "submit" select the account you will pay from and reference/ ID number

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Online Payments

- Select "Online Payments" from Fawry payments dropdown menu.
- Select service name and service type.

After pressing "submit" select the account you will pay from, mobile number, transaction amount and customer ID if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Subscriptions and Ads

- Select "Subscriptions and Ads" from Fawry payments dropdown menu.
- Select service name and service type.

After pressing "submit" select the account you will pay from, needed codes, amount if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+@Fawry Pay

- Select “Fawry Pay” from Fawry payments dropdown menu.
- Select service name and service type.

After pressing “submit” select the account you will pay from, member number, and amount if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Financial and Banks

- Select “Financial and Banks” from Fawry payments dropdown menu.
- Select service name and service type.

After pressing “submit” select the account you will pay from, client number, and amount if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Medical

- Select “Medical” from Fawry payments dropdown menu.
- Select service name and service type.

After pressing “submit” select the account you will pay from, mobile number, and amount if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Compounds & Real Estate

- Select “Compounds & Real Estate” from Fawry payments dropdown menu.
- Select service name and service type.

After pressing “submit” select the account you will pay from, mobile number, and amount if needed.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

+Clubs Subscriptions

- Select “Clubs Subscriptions” from Fawry payments dropdown menu.
- Select service name and service type.

After pressing “submit” select the account you will pay from and subscription ID.

- Confirm transaction detail.
- Enter OTP generated from your m-token app.

▼ **What are payments limits?**

Payments limits differs according to the service. Noting that payments limits share the same daily account transfers limits.

+ 7-Chat

▼ **What if I want to reach bank customer service representative to inquire about any products or services?**

You can inquire about any product or service through “QNB Chat” with our bank representative.

+ 8-More Services

- ▼ **Rates and Share** directs you to rate QNB Mobile Banking App.
- ▼ **Tutorials** guides you how to use mobile banking app services easily.
- ▼ **Track Request** to track your requests performed through mobile or internet banking.
- ▼ **Rates** To check bank exchange rate and interest rates.
- ▼ **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



Security Tips When Using QNB Mobile Banking App?

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.

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**