

# CIB WORLD ELITE CREDIT CARD

FEATURES & BENEFITS GUIDE





THE TRAVEL-CAREFREE CARD

THE ALWAYS-AT-YOUR-SERVICE CARD

THE REASSURING CARD

THE WE HAVE-GOT-YOU-COVERED CARD

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# Welcome

CONGRATULATIONS  
ON RECEIVING YOUR  
PRESTIGIOUS CIB WORLD  
ELITE CREDIT CARD

Your World Elite™ Mastercard® provides you with an incomparable bundle of benefits including exclusive offers from top international travel and lifestyle brands, in addition to distinguished personalized services.

We have also removed the 3% foreign currency markup fee applicable to transactions in currencies other than EGP, allowing you to use your Credit Card abroad without incurring any additional charges.

Take a moment to go through this guide, as the CIB World Elite MasterCard Credit Card is now yours to explore. Whatever your lifestyle is, a unique range of experiences awaits. From difficult-to-access restaurants to hidden vacation retreats and once-in a-lifetime events, we are here to bring your dreams to life...

Everything is a call away.







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## AIRPORT LOUNGE ACCESS

Feel like you are on vacation even before you arrive. With your complimentary LoungeKey airport lounge membership, you will enjoy the following benefits:

- Unlimited access for you and one guest (per visit) to over 800 VIP lounges in more than 400 cities in over 120 countries
- Guaranteed use of lounges, regardless the class or airline that you are travelling with
- Access to business facilities including email, internet, phones, fax machines, and conference space at select lounges
- Complimentary snacks and refreshments

To enjoy these benefits, simply show your World Elite MasterCard at participating lounges.

To know the list of lounges, visit <http://www.mastercard.com/eg/consumer/lounge-world-elite.html>







## MASTERCARD AIRPORT CONCIERGE

Enjoy MasterCard Airport Concierge and receive personal, dedicated Meet & Greet service to facilitate a smooth journey at the airport. Whether departing, arriving, or just connecting flights, enjoy special savings of 15% off on VIP services at over 470 airports globally.

This service can include:

- Curb-side Meet & Greet agent as you are arriving prior to your flight or exiting the jet bridge
- Escort to the check-in desk, aircraft gate, or security/immigration
- Expedited security/immigration processes
- Assistance with any visas or other documentation
- Help with additional services that can be reserved, such as luggage assistance, lounge bookings, executive car transfers/limousines, tarmac transfers, and more

Simply dial the World Elite Concierge to book your service.



# GLOBAL HOTEL ALLIANCE DISCOVERY BLACK MEMBERSHIP

Receive complementary Black membership to the Global Hotel Alliance DISCOVERY loyalty program. Enjoy exclusive benefits such as:

- Guaranteed room availability for bookings made up to 24 hours prior to arrival
- Double room upgrades
- Late checkout until 6:00pm

Black membership benefits are accessible at any of Global Hotel Alliance's 33 hotel brands – including Anantara, Corinthia, Kempinski, and Pan Pacific Hotels and Resorts – which encompass more than 500 luxury hotels and resorts in 76 countries around the world.

To start enjoying this benefit today, simply call the World Elite Concierge to enroll and be upgraded to a Black membership.







## STARWOOD HOTELS & RESORTS COMPLIMENTARY HOTEL NIGHTS

Ensure your stay is truly rewarding with your World Elite Mastercard Credit Card. Book two nights and receive a third free at any of Starwood Hotels and Resorts' properties across Europe, the Middle East and Asia. Book four nights, receive the fifth, and sixth for free.

Starwood Hotels & Resorts portfolio includes brands such as St. Regis, Le Méridien, Luxury Collection, Westin, W Hotels, and Sheraton hotels.

Just visit [spg.com/mastercard](http://spg.com/mastercard) to book your stay and get complimentary nights.



## LUXURY SERVICED APARTMENT DISCOUNTS

When you travel for extended periods, you can feel at home and enjoy major savings with discounts of up to 15% off your stay at prime luxury serviced apartments including:

- Over 2,500 Onefinestay properties across London, New York, Los Angeles, Paris and Rome
- Over 25 Oakwood properties across 8 countries in Asia including China, Japan, Thailand, and India
- Grosvenor House Dubai

Call the World Elite Concierge to find a luxury-serviced apartment at your next destination.







## HERTZ GOLD PLUS REWARDS® PRESIDENT'S CIRCLE MEMBERSHIP

You are automatically eligible for Hertz Gold Plus Rewards President's Circle membership. Hertz is a premier car rental company with outlets around the globe.

Cardholders get preferred benefits, such as:

- Discounted rates
- Bypassing the rental queue at many of the world's busiest airports
- A guaranteed one-car class upgrade at participating locations
- Faster returns with Hertz Instant Return

If you are not yet a member of Hertz Gold Plus Rewards, visit [www.hertz.com/worldelite](http://www.hertz.com/worldelite), click the World Elite MasterCard banner, and opt to "Join Now". If you are already a member of Hertz Gold Plus Rewards, login to your profile and add the code CDP 1795034.



# CLEARTRIP AIRLINE DISCOUNTS

Booking a vacation or business trip? Purchase your ticket from Cleartrip using your World Elite Mastercard and enjoy the following unlimited offers:

- A 10% discount on any international roundtrip airfare
- No minimum transaction amount restrictions
- Discounts on airfare on all airlines
- Unlimited usage of the offers

Go to [Cleartrip.com](https://www.cleartrip.com), select any roundtrip international airfare, and enter promo code MCWORLD when making your purchase with your World Elite Mastercard to enjoy these benefits.







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THE WORLD ELITE  
CONCIERGE IS  
ALWAYS JUST A  
PHONE CALL AWAY

ARRANGE EXCEPTIONAL  
EXPERIENCES EVERY DAY

- Reserve the chef's table at a top restaurant for a special anniversary
- Book a celebrity guest for your child's birthday celebration
- Snag impossible-to-get concert tickets
- Schedule a personal shopper at your favorite luxury fashion retailer
- Easily plan a business trip or a relaxing family vacation and get preferential privileges

Get your 24/7 personalized service in both English and Arabic at the local number (+202)35366069 & internationally at +13123402534





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As a World Elite Mastercard holder, you can rest easy knowing that you are covered in every possible emergency with three different types of insurance. To obtain a travel insurance certificate or receive assistance with the online claims filing process, you can always call the World Elite Concierge.





## TRAVEL INCONVENIENCE INSURANCE

Never again will you bear the full cost of inconveniences that arise when travelling. When your luggage gets lost or a delayed flight interrupt your plans, World Elite Mastercard will compensate you. Receive the following coverage

INCONVENIENCE TYPE	COVERAGE
● Baggage loss	Up to USD 3,000
● Baggage delay	Up to USD 500
● Trip cancellation or curtailment	Up to USD 7,500
● Trip delay	Up to USD 500
● Missed connection	Up to USD 500

## TRAVEL MEDICAL INSURANCE

When unexpected medical emergencies arise, you are covered anywhere in the world. You and your loved ones can receive medical care when you need it without having to worry about costs. World Elite will take care of you.

EXPENSE TYPE	COVERAGE
● Personal accident insurance	Up to USD 500,000
● Emergency medical evacuation and repatriation	Up to USD 500,000
● Medical emergency expenses	Up to USD 500,000
● Daily in-hospital cash benefit	USD 100 per day

## RENTAL COLLISION AND LOSS DAMAGE WAIVER

Sometimes accidents happen, and with World Elite, you are covered. With our Rental Collision and Loss Damage Waiver, cardholders are automatically ensured:

INCIDENT TYPE	COVERAGE
● Loss of or physical damage to a rental car (due to use, theft or natural disasters)	Up to USD 50,000
● Towing of a vehicle	Up to USD 100
● Vehicle drop-off charges	Up to USD 100

All insurance is subject to terms and conditions that can be altered with notice by Mastercard.



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## MASTERCARD GLOBAL EMERGENCY SERVICE

Realizing that your card is lost or has been stolen can be a frightening experience. With Mastercard Global Emergency Service, though, you do not have to worry. Whether you are travelling the globe or running to the corner store, when you realize your card is gone, call World Elite Concierge to take the following actions:

- Block your card
- Arrange for a replacement card to be delivered to you in 24 hours
- Receive an emergency cash advance within one hour at any of over 250,000 Western Union locations around the world
- Locate the nearest ATM

For Mastercard Global Service Emergency Numbers, please visit <https://www.mastercard.com/ocn/en/emergencyservices/index.html>



# EXPERIENCES

## UNFORGETTABLE EXPERIENCES AT REMOTE LUXURY TRAVEL DESTINATIONS

Escape to our remote luxury travel destinations and lose yourself in nature's embrace. Enjoy an unforgettable experience at Soneva Fushi in the Maldives and Soneva Kiri in Thailand. Special offers include:

- Two complimentary nights for two in a one bedroom villa at Soneva Fushi or Soneva Kiri
- Sonu's Picnic at Soneva Fushi or a Private Cinema Paradiso experience at Soneva Kiri

Call the World Elite Concierge to book your next trip.





## EUROPEAN SHOPPING VILLAGES OFFERS

Chic Outlet Shopping Villages are defined by their luxury brands and boutiques, charming open-air settings, welcoming and superior service, exciting events and exceptional value for money. Enjoy up to 60% off the recommended retail price of products from leading global brands.





AS A WORLD ELITE  
MATERCARD HOLDER, YOU  
CAN GET ACCESS TO:

- A VIP invitation that can be exchanged for a VIP card offering an additional 10% discount on purchases at participating boutiques
- A 15% discount on shopping packages
- A 15% discount on a chauffeur experience at participating villages
- A 15% discount on Shopping Express
- Access to VIP lounges (subject to availability)

ENJOY THESE OFFERS AND  
MORE AT THE FOLLOWING  
VILLAGES

- Bicester Village | London, UK
- Fidenza Village | Milan, Italy
- Ingolstadt Village | Munich, Germany
- Kildare Village | Dublin, Ireland
- La Roca Village | Barcelona Spain
- Las Rozas Village | Madrid, Spain
- La Vallee Village | Paris, France
- Maasmechelen Village | Brussels, Belgium
- Wertheim Village | Frankfurt Village







## MASTERCARD BUY 1 GET 1 OFFERS

Enjoy over 900 complementary offers from hotels, premier restaurants and premium spas across the Middle East and Africa including:

- A complimentary main course when one main course is purchased
- A complimentary 60-minute therapeutic massage when you purchase one
- A complimentary entrée when you purchase one

Download the MasterCard Buy 1 Get 1 app from the App Store or Google Play, and register with your World Elite MasterCard details to access these offers.



## ADDITIONAL FEATURES

### CASH WITHDRAWALS

Use your World Elite Mastercard to withdraw cash worth up to 100% of your credit limit.

### INTEREST-FREE CREDIT PERIOD

Enjoy an interest-free credit period of up to 55 days and pay as little as 5% of your outstanding amount on your payment due date.

### CIB MONTHLY STATEMENT SERVICE

Have your detailed monthly credit card statement (including supplementary card transactions) sent directly to your designated address or view it online through CIB Internet Banking.

### MASTERCARD® SECURE CODE

With your CIB World Elite Mastercard, you can safely shop online by using one time password protection at the website of 3D Secure participating merchants.

### CIB'S SMART SHOPPER PROGRAM

Save money with discounts on products and services offered from a long list of merchants participating in CIB's Smart Shopper program. For more details, visit [www.cibeg.com](http://www.cibeg.com).

### FREE MONTHLY PAYMENT ALERTS

Enjoy peace of mind with CIB's free payment alert service. Receive monthly SMS's informing you of the amount owed on your credit card before the payment due date. Easily keep track of payments and make them on time.





# CIB WORLD ELITE MASTERCARD CREDIT CARD FEES & CHARGES

FEE LINE	AMOUNT
○ Annual fees	Complementary 1st Year EGP 1,300 starting 2nd Year
○ Replacement fees	EGP 500
○ Interest rate (Cash/Retail)	2.49%
○ Grace period	Up to 55 days on purchases only
○ Insurance on outstanding balance	EGP 5
○ Foreign exchange Mark-up fee	-
○ Cash withdrawal fees from CIB or other domestic ATMs	2% with a min. of EGP 20
○ Cash withdrawal fees from international ATMs	4% with a min. of EGP 20
○ Over limit fees	-
○ Arrears	EGP 75
○ Supplementary fees	-