

# Australian Dollar Belady Certificate

Customer visits NBE's website:

Retail Banking  Certificates 

Certificates - Foreign Currency 

Australian Dollar Belady Certificate

# Certificate Features

## 1-year Belady Certificate

- ▶ Currency: **Australian Dollar**
- ▶ Duration: one year
- ▶ Interest rate: **4%**
- ▶ Minimum purchase amount: 100 **Australian Dollar** and multiples
- ▶ Fixed interest rate throughout the certificate duration.
- ▶ Annual interest rate, paid semi-annually, and accruing as of the following business day of purchase date.
- ▶ Not redeemable throughout its effective period.
- ▶ Issued for Egyptian expatriates in their name and in the name of their minor children.

Purchase Order

## Certificate Features

- ▶ 3-year Belady Certificate
- ▶ Currency: **Australian Dollar**
- ▶ Duration: 3 years
- ▶ Interest rate: **5%**
- ▶ Minimum purchase amount: 100 **Australian Dollar** and multiples
- ▶ Fixed interest rate throughout the certificate duration
- ▶ Annual interest rate, paid semi-annually, and accruing as of the following business day of purchase date.
- ▶ Redemption: Redeemable only after 6 months as of the following business day of purchase date.
- ▶ Issued for Egyptian expatriates in their name and in the name of their minor children.
- ▶ Redeemable prematurely as per the following applicable redemption values:
  - In case of redemption during the period beyond 6 months and up to 12 months from the effective date of the certificate before crediting the 2nd coupon to the customer's account, 90% of the disbursed interest shall be deducted.
  - In case of redemption during the period beyond 12 months and up to 24 months from the effective date of the certificate before crediting the 4th coupon to the customer's account, 75% of the disbursed interest shall be deducted.
  - In case of redemption during the period beyond 24 months and up to 36 months from the effective date of the certificate after crediting the 4th coupon to the customer's account, 50% of the disbursed interest shall be deducted.

Purchase Order

## Certificate Features

### ▶ 5-year Belady Certificate

- ▶ Currency: **Australian Dollar**
- ▶ Duration: 5 years
- ▶ Interest rate: **6%**
- ▶ Minimum purchase amount: **100 Australian Dollar** and multiples
- ▶ Fixed interest rate throughout the certificate duration
- ▶ Annual interest rate, paid semi-annually, and accruing as of the following business day of purchase date.
- ▶ Redeemable only one year as of the following business day of purchase date.
- ▶ Issued for Egyptian expatriates in their name and in the name of their minor children.
- ▶ Redeemable prematurely as per the following applicable redemption values:
  - In case of redemption during the period beyond 12 months and up to –24 months from the effective date of the certificate (before disbursing the 4th coupon), 75% of the disbursed interest shall be deducted.
  - In case of redemption during the period beyond 24 months and up to 36 months from the effective date of the certificate (after disbursing the 4th coupon), 60% of the disbursed interest shall be deducted.
  - In case of redemption during the period beyond 36 months and up to 48 months from the effective date of the certificate after crediting the 6th coupon to the customer's account, 50% of the disbursed interest shall be deducted.
  - In case of redemption during the period beyond 48 months and up to 60 months from the effective date of the certificate after crediting the 8th coupon to the customer's account, 40% of the disbursed interest shall be deducted.

Purchase Order

- ▶ **By pressing “Purchase Order”, the steps to be followed will appear to complete the purchase:**
    1. **Approve the Certificate terms and conditions.**
    2. **Complete, print and sign the **Australian Dollar** Belady Certificate Application. Account Opening Application will be printed, completed and signed on each page; the Specimen Signature Form will be printed and signed; a new account will be opened **with the Australian Dollar currency ( with no interest and cost )** for the purpose of crediting the interests of **Australian Dollar** Belady Certificate.**
    3. **Purchasing method for Belady Certificate, Banking transfer, without limit, to an NBE Australian Dollar account No. (5970024198022222205) swift code NBEGEGCX597 stating that the transfer purpose is “purchasing Australian Dollar Belady Certificates”.**
      - **NBE provides the customer with a confirmation screen showing the purchase reference number.**
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4. **The customer will scan the application and the personal ID document (passport/national ID) as well as proof of the Egyptian nationality.**
5. **The scanned documents will be sent to the e-mail allocated for the **Australian Dollar** Belady Certificate (belady.Australiandollar@nbe.com.eg), including copy of the transfer message.**
6. **NBE will execute the purchase order and send the customer a scanned copy of the Certificate(s) to the e-mail via which the documents were sent, after verifying that the documents are complete, keeping the original Certificate(s) with the NBE.**
- ▶ **7. The following forms will be downloaded, completed, signed and scanned to be sent via NBE e-mail (belady.Australiandollar@nbe.com.eg ), as the case may be, (there is no need to download the purchase application in case of completing the online purchase application):**
  - A. **Purchase Application**
  - B. **Account opening application**
  - C. **Specimen signature form**
  - D. **W-9 Form (in case the customers are permanent USA residents or US nationals)**
  - E. **Authorization to Disclose Data (in case the customers are permanent US residents or US nationals)**
  - F. **W-8 BEN Form (in case the customers are US residents but not US nationals or permanent residents)**
  - G. **FATCA**