

# طلب شراء شهادة بلادي بالدولار الاسترالي

## Belady Certificate-Purchase APPLICATION

<b>1-The principal amount</b>		<b>١- مبلغ الشراء</b>
Amount in Digits:	<input type="text"/>	المبلغ بالأرقام :
Amount in Letters:	<input type="text" value="( فقط )"/>	المبلغ بالحروف:
<b>2- Certificate period</b>		<b>٢- مدة الشهادة</b>
Certificate Period	<input type="checkbox"/> Year <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years	مدة الشهادة : <input type="checkbox"/> سنة <input type="checkbox"/> ٣ سنوات <input type="checkbox"/> ٥ سنوات
<b>3- Customer data :</b>		<b>٣- البيانات الشخصية للعميل</b>
Full Name	<input type="text"/>	الاسم بالكامل
( As written on the personal ID )		( كما هو مدون بمستند إثبات الشخصية )
National ID	<input type="text"/>	الرقم القومي
Passport Number	<input type="text" value="رقم الجواز / تاريخ الانتهاء"/>	جواز السفر
Place of issue	<input type="text"/>	جهة الإصدار
Contact information in Egypt :		بيانات الاتصال داخل مصر :
Address ( as written on the personal ID )	<input type="text"/>	عنوان العميل المدون بمستند إثبات الشخصية
Governorate	<input type="text"/>	المحافظة
Contact information abroad:		بيانات الاتصال بالخارج :
Customer Address	<input type="text"/>	عنوان العميل
P.O. Box / Zip Code	<input type="text"/>	صندوق البريد / الرقم البريدي
Country	<input type="text"/>	الدولة
Mobile Number	<input type="text"/>	رقم التليفون المحمول
Home Number	<input type="text"/>	رقم التليفون المنزل
Business information:		بيانات الوظيفة :
Occupation	<input type="text"/>	الوظيفة او المهنة
Name of Employer	<input type="text"/>	اسم جهة العمل
Address of Employer	<input type="text"/>	عنوان محل العمل
Telephone No. of Employer	<input type="text"/>	رقم تليفون العمل
E-mail Address	<input type="text"/>	البريد الالكتروني
<b>4- In case of purchase in the name of a Minor</b>		<b>٤- حالة الشراء باسم القاصر :</b>
Full Name	<input type="text"/>	الاسم بالكامل
National ID	<input type="text"/>	الرقم القومي
Passport Number	<input type="text" value="رقم الجواز / تاريخ الانتهاء"/>	جواز السفر
Place of issue	<input type="text"/>	جهة الإصدار
<b>5-Existing Account number in Australian Dollar(AUD)</b>		<b>٥- رقم الحساب الشخصي بالدولار الاسترالي طرف البنك (ان وجد) :</b>
Account Number	<input type="text"/>	رقم الحساب
Branch	<input type="text"/>	الفرع

The Central Bank of Egypt guarantees to the owners of the Certificates the right to transfer the redeemed amounts and interest in Australian Dollar(AUD) to the client's account outside Egypt in case of request and without maximum limit for transfer .

## 5- Terms and conditions

- Certificates are nominal and they may not be traded , endorsed, transferred, discounted, pledged or disposed of in anyway.
- Certificates are issued for Egyptian expatriates” Individuals “ in their name and in the name of their minors (by their legal custodians) .
- Certificates are issued in **Australian Dollar(AUD)** 100 and it’s multiples, without a maximum limit. Certificates are renewed upon customer’s request at the announced interest rate at the time unless otherwise announced by the issuing bank.
- Certificate durations are (1 year/3 years/5 years), effective the first business day following the purchase date.
- Certificates yield a semi-annual interest in **Australian Dollar(AUD)** (fixed throughout their duration) for all certificate durations. The interest rate is accrued as of the following business day of purchase date.
- Certificates are redeemed in their full value on the maturity date in the same currency. Certificates may be redeemed prematurely in accordance with the following:

### ❖ 5-year Belady Certificate

- A certificate may be redeemed only one year following the effective date of the purchased certificate.
- 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 4<sup>th</sup> 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 4<sup>th</sup> 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 6<sup>th</sup> 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 8<sup>th</sup> coupon to the customer's account, 40% of the disbursed interest shall be deducted.

### ❖ 3-year Belady Certificate

- Certificate may be redeemed only 6 six months following the effective date of the purchased certificate.
- 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 2<sup>nd</sup> 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 4<sup>th</sup> 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 4<sup>th</sup> coupon to the customer's account, 50% of the disbursed interest shall be deducted.

### ❖ 1-year Belady Certificate

Certificate cannot be redeemed during its tenor

- Certificate purchase will be executed by the net value of the transferred funds by customers from abroad after deducting the applicable fees and commissions by the respective correspondent banks according to the certificate denominations. In case the remaining funds are less than the minimum certificate denomination , these funds shall be credited to the customer's account with the bank.
- Customers can redeem certificates via the issuing bank's branches or by means of a certified signed request. In both cases, redemption value shall be settled and credited to the customer's account if he/she so wishes.
- Information of US resident customers (according to FATCA):  
I undertake to provide the issuing bank before receiving the certificate with a completed original W-9 Form (including name; address; SSN; date; signature; waiver), in case of having US nationality, whether by acquisition, birth or permanent residency; or with W-8 BEN Form otherwise.

I declare that I have read all the terms and conditions of the certificate and interest at the time of issuance as well as the rates applicable upon redemption during any effective period of the certificate. I also declare that I accept the purchase of the certificate on the basis of these terms and conditions. I have no right to object at present or in the future to such terms and conditions. You are kindly requested to approve my purchase of **Australian Dollar(AUD)** Belady Certificate on the basis of my information stated in the above application, which information I declare to be true and correct under my full responsibility.

Customer name

Signature

Dated: -- / -- /20--