

## Credit Cards Credit Shield

Credit Shield provides protection to Attijariwafa bank Egypt credit cardholders by covering the outstanding balances with maximum amount of EGP 350,000 in case of any unforeseen events such as disability, critical illness or death (Gob forbid). It helps in managing debt and offers financial security in challenging situation.

- Credit Shield is available for all Credit Card Types (Gold/Cashback/Platinum/Signature)
- **Monthly installment is 0.577% from the outstanding balance on statement at the end of each month with maximum EGP 577**

Credit Shield	Gold/Cashback	Platinum/Signature
Natural Death or Death Due to Illness	The insurance amount is <b>four times the outstanding amount</b> on the card at the date of death	The insurance amount is <b>five times the outstanding amount</b> on the card at the date of death
Permanent total disability resulting from accident or illness	The insurance amount is <b>four times the outstanding amount</b> on the card at the date of disability	The insurance amount is <b>five times the outstanding amount</b> on the card at the date of disability
Death Due to Accident	The insurance amount is <b>ten times the outstanding amount</b> on the card at the date of death	The insurance amount is <b>ten times the outstanding amount</b> on the card at the date of death
Critical illness	The insurance amount is <b>four times the amount due</b> on the card at the date of disease	The insurance amount is <b>five times the amount due</b> on the card at the date of disease
Funeral Expenses	The insurance amount is <b>four times the amount due on the card</b> at the date of death, with a maximum of <b>15,000 EGP</b>	The insurance amount is <b>five times the amount due on the card</b> at the date of death, with a maximum of <b>20,000 EGP</b>

- The total insurance amount for a single individual **cannot exceed EGP 350,000**, regardless of the number or value of credit cards held by the insured.
- The insurance amounts for death benefits, permanent total disability, accidental death amounts, and critical illnesses **cannot exceed the personal credit limit**.
- The **bank deducts the value of the debt from the insurance amount and the remainder goes to inheritors of the insured** (in the event of the death of the insured ) or goes to the insured (in the event of total disability or onset of any critical illness)
- Funeral claims are subject to the bank receiving the original death certificate and the insurer's validation of the claim