Enjoy the flexibility of converting your purchases into installments for up to 12 months during Black Friday and Pay your first installment next year

Offer Details:

- Installment up to 12 months , as mentioned below

Installment Tenor	Interest	Additional Gross period for the first installment
6 months	%2.18 / month	payment break 1 month without any interest
12 months	%2.18 / month	payment break 1 month without any interest

Campaign duration:

- From 1st of November till 30th of November 2026

- Minimum installment transaction amount: EGP 500
- No Maximum installment transaction amounts
- **Offer valid on all purchase transactions paid using QNB credit cards via POS or Online**
- To install your transaction, send **"Black Friday"** in SMS to 1177 through the registered phone number in the bank after the transaction execution and you will be contacted by the bank to convert the transaction into installments

Eligible credit cards:

- **VISA:** Gold, Platinum, Signature, Infinite, Infinite Privilege & Infinite Privilege Plus
- **Mastercard:** Standard, Titanium & World Elite

Terms and conditions:

- The cardholder must be regular in payment, have no arrears nor exceeding the credit limit allowed at the time of requesting this service.
- The installment request will be processed after the transaction is settled within 5 working days.
- In case of installment acceleration, the standard acceleration fees will be applied.
- The offer is only valid for personal transactions & not valid in case of misuse and commercial use.
- The bank reserves the right to amend or change these terms & conditions and disqualify any customer from the campaign without consultation at any time during the campaign period.

*SMS cost is EGP 0.30 deducted from your mobile credit

QNB

Terms and conditions apply

Tax Registration Number: 204-899-052