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
- Please note that your installment request is considered a preliminary request and does not mean that the transaction has been processed. One of the bank representatives will contact you by phone to confirm your installment request
- The installment transaction will only be processed after completing the confirmation call and obtaining your final approval

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