

# Marketing and Corporate Communications

## Consumer Marketing

### Business Banking

In 2025, CIB Business Banking demonstrated a strong commitment to digital innovation and customer engagement. Key initiatives included:

- **Apple Pay Expansion:** CIB became the only private bank in Egypt to offer Apple Pay on Visa cards for Business Banking clients.
- **Standard Debit Card Launch:** Introduced to support financial inclusion customers.
- **Over-the-Counter LG Mechanism:** A new process enabling the direct issuance of LGs at serving branches within a few hours and same day receipt, without requiring facility limit creation, streamlining operations and reducing delays.

### Commercial Banking

This year marked the successful introduction of the Commercial Banking segment within Retail and Commercial Banking. The segment is focused on the evolving needs of medium-sized enterprises. In close collaboration with the business, the Marketing team supported the launch by developing a distinct segment identity and go-to-market approach that reflects CIB's relationship-led, solution-oriented model. The new segment builds on the Bank's strong SME foundation and connects seamlessly with Institutional Banking, enabling a smooth client journey from growth to corporate scale.

### Cards & Loyalty

#### Swype

CIB launched Swype, Egypt's first bank-backed Buy Now Pay Later (BNPL) credit card, through a bold 360° campaign that tapped into millennial nostalgia by featuring iconic celebrities Hisham Abbas, Ehab Tawfik, and Mohamed Mohy. The campaign combined extensive digital advertising, billboards, and CIB's owned media assets to deliver remarkable results: acquisition growth reached 42%, far surpassing the blended portfolio benchmark of 17%, while ENR growth climbed to 36%

versus 2%. On Meta, Swype achieved 158 million impressions, 30 million reach, and 21 million video views. Meanwhile, on Google it generated 50 million impressions, 589,000 clicks, and a 38.7% full video completion rate. Beyond performance metrics, the campaign drove a significant shift in brand perception; brand mentions rose by 36.3%, while positive sentiment increased by 60% and negative sentiment dropped by 53.3%, positioning CIB as a dynamic, innovative brand that resonates with the millennial audience.

#### CIB talabat Mastercard

Launched to promote digital payment adoption, the card offers up to 25% cashback and free delivery for online food and grocery orders. The campaign featured rising star Mahmoud Eleithy and leveraged the combined assets of CIB, talabat, and Mastercard.

#### New-to-Bank Credit Card via National ID

A digital media and internal communications campaign introduced a simplified onboarding process using only the national ID for credit card issuance.

#### BONUS Loyalty Portal Revamp

The portal underwent a full redesign to improve the user experience and enhance the appeal of the redemption process.

#### Loans

CIB continued to drive loan acquisitions throughout 2025 with 0% Admin Fee Promotions, rolled out via social media throughout the year.

#### XtraCash Overdraft Relaunch Rebranded overdraft offering for payroll customers, enhancing product visibility and appeal.

#### Segments

##### Overseas Segment

Through focused communication and engagement, Marketing supported growth across the Overseas

Wealth and Plus portfolios, while enhancing awareness of digital services like "e-Mail Indemnity." These efforts supported improved customer experience and the successful expansion of the Remote Model.

#### myCIB

Around 20% of the current population (ages 16–22) are newly eligible or will become eligible for banking within the next five years. With this opportunity in mind, the Bank launched myCIB. Reaching this segment proved challenging, given their demonstrated short attention spans and strong dislike of traditional advertising. Consequently, the team adopted a different approach for this launch, executing a two-front strategy via on-ground and digital channels.

On-ground, the new segment was introduced during the Summer season at North Coast locations popular with this age group, offering promotions and experiences designed to engage them. Activities also extended to Cairo at popular Gen Z hotspots such as The Drive, District 5, and Arkan.

On the digital front, the focus was on influencers with a strong following among younger audiences. This approach proved successful, garnering around 102 million video views, 114 million impressions, and 198,000 clicks. Most notably, 65.7% of opened accounts came from customers between the ages of 15–21 years. Online account openings witnessed a tremendous increase, driven by the campaign targeting NTB customers to join CIB's segments (Prime, Plus, and Wealth). The campaign achieved a conversion rate of 14.9%.

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## Digital Marketing

CIB's digital marketing strategies consistently produced favorable outcomes, enhancing the Bank's prominence across both online and offline platforms. Out-of-home (OOH) advertising and television served as vital communication avenues for extensive outreach, substantially improving brand recall and recognition. The Bank also enhanced its digital presence by launching an official TikTok account, successfully engaging new audience demographics and strengthening the Bank's position as a leading brand, in addition to leveraging influencers to connect with various younger audience segments.

Moreover, CIB's Always-On Program ensured continuous, year-round visibility on the Bank's offerings, products and services in addition to awareness campaigns on different social media platforms and digital channels. Significantly, the program's communication framework was expanded for the first time to incorporate GCR, Corporate Banking, and Digital Channels for Business as integral components. In parallel, the program continued to build on the long-standing pillars, including Digital Migration for consumers, Liabilities, Assets (Cards Awareness and the BONUS Points Program), Business Banking and Segments benefits communication (Plus, Wealth, Private and Overseas Banking), alongside Security and Customer Rights awareness campaigns, ensuring a holistic communication strategy that reinforced both innovation and year round engagement designed to keep CIB top of mind for customers.

#### Digital Channels

In 2024, CIB introduced a new Mobile Banking Application, featuring an enhanced design and user experience. A promotional campaign for the application was conducted from 3Q24 to 1Q25, with a subsequent campaign in October 2025 to highlight the app's high-limit instant transfer functionalities. Additionally, CIB implemented the Online Branch Booking Service, allowing

customers to pre-arrange branch visits for a more streamlined and efficient banking experience.

#### Campaign Consolidation

In 2025, CIB substantially aligned its digital marketing strategies with its core business objectives. Key initiatives encompassed consolidating minor campaigns to achieve greater impact, prioritizing existing clientele to enhance efficacy and approval rates, and distinguishing between campaigns aimed at brand awareness and those focused on customer acquisition. Furthermore, CIB augmented its expenditures to mitigate the effects of inflation and currency devaluation and placed increased emphasis on sponsoring creative content rather than solely relying on organic social media reach.

#### In-House Activities

CIB successfully initiated a total of 210 in-house campaigns across Meta (91), Google (104), and LinkedIn (15) during 2025. This endeavor resulted in savings of EGP 5,734,000 in agency fees this year, while enhancing the efficiency of campaign launch, monitoring, and management. To ensure precise targeting and cost-effective optimization, each campaign on every platform is meticulously structured with a minimum of two ad sets. These ad sets incorporate multiple advertisements designed to evaluate various audiences, placements, and artwork, with a dedicated portion of the campaign budget appropriately allocated, incorporating a continuous “test and learn” culture.

#### Digital Leads

CIB has successfully launched two new website forms aimed at enhancing the customer experience and streamlining operations. The first, a branch booking form, significantly reduces customer wait times and optimizes branch load by suggesting the most suitable branch for visits. The second, a new-to-bank account opening form, simplifies the onboarding process for new customers.

CIB continues to focus on building robust foundations for future-proof solutions. This includes implementing omni-channel marketing automation and integrations, alongside enhancing data collection forms to improve integration and audience conversion matching on serving platforms. Our marketing activities generated 744.4K leads across CIB’s website and mobile application, year-to date,

#### Leads

744.4K

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representing a 61% uplift from 2024. Furthermore, it is estimated that 30% of card and loan sales in 2025 were influenced by digital marketing efforts on Meta.

#### CIB Website

The CIB website experienced substantial growth, with a 64% increase in users and 53% increase in sessions. Paid media was a significant contributor to over half of the website’s traffic, driven by increased expenditure during the 50-year celebration campaign and major product launches, such as the Swype credit card. Moreover, organic traffic saw a 14% increase year-on-year. However, its share of traffic reduced to 24% (10 pp reduction) as paid media dominated the top search engine results pages (SERP), thereby facilitating user access to the CIB website.

User engagement on the website saw a consistent uplift among both new and returning users, with 25% of users making repeat visits. Although paid media increased, the engagement rate showed an expected year-on-year decline. Nonetheless, we saw a total acquisition of 5.3 M users in 2025 (50% increase YoY). Moving forward, a key objective is to identify, retain, and effectively guide target users through the sales and engagement funnel.

SEO activities are continuously underway, with an ongoing process to implement best practices and concentrate on voice search optimization, in addition to focusing on more personalized funneling and Generative Engine Optimization (GEO).

#### Marketing Analytics

The Marketing department diligently monitors evolving customer behavior and lead generation trends, leveraging the latest technological tools. To facilitate this, a dedicated Marketing Analytics function was established in 2023. This function has automated the majority of reporting processes, enabling the Marketing team to utilize internal data

for rapid pre-campaign analytics and bridge the gap between website traffic personalization, online campaigns, and customer behaviors.

#### Corporate Communications

##### Merchandise Marketing

To mark its 50<sup>th</sup> anniversary, CIB launched a comprehensive campaign across multiple channels, reinforcing its brand presence and engaging customers nationwide. Existing marketing materials in branches, such as window displays and mega posters, were refreshed to highlight the milestone, while five outdoor screens amplified visibility in high-traffic areas. Airports featured the campaign’s visuals on lightboxes, indoor and outdoor screens, luggage carousels, and tubes, with ATM screens also displaying the branding to reach everyday banking touchpoints.

A major activation took place at the newly constructed toll station at Alamein City’s entrance, where full branding was implemented. Multiple outdoor plots showcased the campaign visuals, and weekend on-ground activations distributed giveaways to visitors, boosting engagement.

Building on the success of its previous Drive-Thru initiative, CIB secured a prime location in the new Drive 2 expansion. This rollout includes an on-the-go ATM and a large screen above it, enhancing customer convenience and brand visibility.

To elevate the airport experience, outdated wall ads at Cairo Airport were replaced with modern lightboxes and acrylic signage, offering a fresher look aligned with CIB’s standards. A second mega digital screen was also installed at the Business Class boarding zone for international flights, complementing last year’s screen in Terminal 3. Both are fully dedicated to CIB visuals.

CIB continued expanding its digital footprint at new branches with video walls and outdoor displays, successfully implemented at Seashell, Kode Club, Walk of Cairo, District 5, and Gezira Club. Following technical assessments, new window displays were introduced to resolve issues with visibility and durability, enhancing branch aesthetics.

ATM branding saw significant growth, with 290 casings decorated and 1,375 units wrapped in branded stickers, ensuring consistent visibility across customer touchpoints.

Twelve new branches were opened this year, including at BUE, Flag Mall, Walk of Cairo, Strip Mall, El Gezira Club, Terrace Mall, One Kattameya, DP World, Kode Club, Seashell, MFA, and PX Mall. To support these openings, CIB enhanced its visibility strategy through social media posts, opening ceremonies, SMS notifications to nearby customers, and dedicated branch videos.

Finally, CIB secured prime advertising locations at the New Capital International Airport, reinforcing its strategic presence in one of Egypt’s newest international gateways and maintaining its position as a leading financial institution.

#### Media Presence

##### Local Media Presence

During 2025, the Media Relations team continued to enhance CIB’s brand visibility and strengthen its reputation across diverse media platforms. 37 press releases were issued throughout the year, focusing primarily on Sustainable Finance and Business. Coverage was achieved in over 146 media outlets, including around 130 online platforms and 16 print publications.

##### Foreign Media Presence

- Received 20 awards from leading international publications, including Global Finance, Euromoney, and Middle East Economic Digest (MEED).
- Eight articles were published across distinguished international publications, such as Euromoney, Global Finance, and The Africa Report.
- 12 print advertisements were published in prominent international publications, including The Banker, Global Finance, and Global Trade Review (GTR). An extensive number of digital advertisements were also published across several prominent websites.
- A tailored mega event for CIB, organized in partnership with MEED, took place on Wednesday, November 12, 2025.
- Global Finance hosted a roundtable discussion in the presence of senior executives from the Bank.
- Euromoney conducted an exclusive interview with Mr. Hisham Ezz Al-Arab, CEO & Executive Board Member at CIB.

##### Newsroom Awareness Campaign

A promotional campaign was launched to raise awareness about the Bank’s newsroom, accessible via CIB’s

website as a hub for press releases and initiatives. Shared on LinkedIn and X, the campaign included static images and infographics, highlighting CIB's CSR efforts and regional presence. It also promoted CIB articles featured in top international media, including The Wall Street Journal. The campaign boosted awareness and traffic, keeping stakeholders and customers informed of CIB's latest updates.

### Events and Partnerships

#### CIB 50<sup>th</sup> Anniversary Celebrations

2025 marked a historic milestone for CIB as the Bank proudly celebrated its 50<sup>th</sup> anniversary, honoring five decades of leadership, innovation, and trust. To commemorate this special year, CIB introduced distinctive 50 Years branding across all communications and activations, symbolizing the Bank's enduring legacy and forward-looking vision. The celebrations began with CIB's participation in prestigious cultural events such as the 50 Years of Um Kulthum Concert and the Um Kulthum Theatrical Play, reinforcing CIB's connection to Egypt's rich cultural heritage. A major highlight of the year was the return of the CIB Ramadan sohour, held for the first time in six years, where nearly 8,000 CIB employees came together to celebrate this remarkable milestone. The night featured outstanding performances by Tamer Hosny, Ehab Tawfik, and Hisham Abbas, as well as a spectacular fire show by Ahmed Essam, creating an unforgettable evening of unity and pride. The anniversary spirit continued throughout the summer with memorable client engagement activities at the Seashell Resort and G-Hotel on the North Coast, where CIB offered unique experiences and exclusive giveaways that reflected the brand's appreciation for its loyal clients.

A screening event was also held to air CIB's 50 years documentary film at Movenpick theater, inviting Bank staff, heads, and management to celebrate our journey. The celebrations culminated with the CIB Mega Event at the Pyramids of Giza, where The Pharaohs Life Key hosted an extraordinary gathering of Egypt's most prominent figures, including ministers, celebrities, and business leaders in a breathtaking night featuring legendary artist Amr Diab and the renowned Nader Abbassi Orchestra. This remarkable series of events truly embodied CIB's 50 years of excellence, growth, and lasting impact on Egypt's financial and social landscape.

### Awards

20

CIB received awards from leading international publications, including Global Finance, Euromoney, and Middle East Economic Digest (MEED).

#### Sports Partnerships and Sponsorships

CIB's commitment to sports reached a new milestone with the evolution of our platform from CIB Squash to CIB Sports, reflecting our broader vision to support and empower all sports in Egypt. This strategic shift underscores the Bank's belief in the power of sports as a driver of inspiration, inclusion, and national pride. Throughout the year, CIB continued to build on its legacy in squash through landmark events such as the CIB Egyptian Squash Open, the El Gouna International Squash Open, and the Squash Junior World Championships Egypt 2025, reinforcing Egypt's global leadership in the sport. Expanding our footprint beyond squash, CIB proudly sponsored the CIB New Giza Premier Padel P2, hosted the Diplomatic Football Tournament, and introduced the innovative Rondo Football Game. These efforts reflect the Bank's continued commitment to nurturing emerging sports and engaging diverse communities. CIB also continued its long-standing partnerships with the lifestyle Padel Courts. These achievements mark a defining step in CIB's journey to become Egypt's leading partner in sports development.

#### Corporate Social Responsibility (CSR)

##### Partnerships

CIB continued to strengthen its impact across society through meaningful partnerships and initiatives that reflect the Bank's deep commitment to inclusion, education, and community development. As part of its long-standing collaboration with the ADVANCE Society, CIB supported the April Month of Autism activities, reinforcing awareness and inclusion for individuals with special needs. The Bank also expanded its successful partnership with the Share A Smile Society, introducing a new phase of the community project "تعليمهم مسؤوليتنا" through a creative puppet show at El Sawy Culture Wheel, designed to

educate children on positive morals and values in an engaging and inspiring way. Additionally, CIB partnered with Share a Smile Society and Wadi Degla Clubs on the Squash for Everyone program, an initiative aimed at discovering and developing young Egyptian squash talents, promoting equal access to sports opportunities. Complementing these partnerships, CIB also supported several CBE initiatives, including International Women's Day, Arab Inclusion Day, International Youth Day, and World Savings Day, emphasizing the Bank's continued dedication to empowering communities, promoting financial literacy, and advancing sustainable social growth across Egypt.

#### Partnerships and Sponsorships (Lifestyle, Financial & Governmental)

In parallel with celebrating CIB's 50-year journey of success, the Bank continued to strengthen its presence through a diverse range of strategic partnerships and sponsorships that reflected its commitment to culture, innovation, and community engagement. CIB proudly participated in several major events throughout the year, including the Omar Khayrat Concert by RMC, the Disney Show: World on Ice, and the She Arts Festival, featuring remarkable performances by Heba Tawji, Lili Farid, and Aida El Ayouby.

The Bank also sponsored various upscale restaurants such as ESCA and KIKI'S Sage during the summer and continued its sponsorship of Le Pacha and Mistiqqa. New activations and events were organized for bank staff, including a sightseeing flight in collaboration with Tashreef – Sky Pharaohs, which allowed our flags to be showcased in the sky through their aerial displays.

In El Gouna, CIB had a strong presence at the prestigious El Gouna Film Festival, reinforcing its support for arts and creativity in Egypt. Building on that foundation in El Gouna, CIB sponsored the E-tuktuk as part of the Bank's commitment to supporting eco-friendly initiatives.

As part of its sustained efforts to foster innovation, CIB participated in the Cairo ICT and Connecta Exhibition, showcasing the evolution of its digital banking solutions and engaging with the new generation through an interactive PlayStation tournament introducing the new myCIB experience. CIB also continued its long-standing partnerships with KidZania and various cinemas, delivering several

engaging activities that strengthen its bond with families and communities across Egypt.

#### Brand Equity

Over the past year, the Design, Production & Brand Equity team brought CIB's 50<sup>th</sup> anniversary to life, leading the creative process from concept to execution. They developed the anniversary's visual identity, designed the commemorative 50-year icon, and applied it across diverse internal and external activations.

A standout achievement was Behind the Numbers, CIB's first documentary film, celebrating the Bank's five-decade journey. Starring Ahmed Dawood and directed by Tamer Ashry, capturing the spirit and ambition of CIB.