

Retailers Frequently Asked Questions

What is the B2B financing for merchants?

B2B program provides specialized banking services to serve Suppliers/Distributors and merchants in all fields which aims to facilitate their daily financial transactions which includes:

- Credit facilities for retailers with different business size with competitive prices to facilitate payments, and finance working capital and capital expenditure
- Electronic payment solutions that allow Distributor / Retailer to pay their dues to Manufacturer/ Supplier 24/7 in an easy and safe way.

Who are the targeted for the program?

- Large manufacturers and distributors in addition to owners of micro enterprises, existing small and Medium enterprises working in all commercial and industrial fields as the program helps to digitalize payments, reduce credit sales, and enhance cash flow efficiency.
- Merchants in all fields where the program works on availing credit facilities with competitive prices and convenient payment method in addition to increasing the volume of withdrawals from suppliers included in the program and increasing sales accordingly.

What are the different types of collection and payment methods

Electronic payment methods as QR code, POS machines or different transfer methods

What are the different types of credit facilities offered through the program?

- Financing working capital
 - Overdraft account
 - Short term loan
 - Credit cards
- Financing capital expenditure
 - Medium term loan

What are the financed amount tiers?

Credit facility amount is determined through different packages according to requested amount and sales turnover which are classified as follows:

Amounts up to EGP 20,000, amounts up to EGP 250,000, and amounts greater than EGP 250,000

What is the payment duration?

Program provide flexible payment duration up to 12 months for credit facilities provided for working capital financing and up to 36 months for Medium term loan provided for capital expenditure

How can I settle my instalments?

According to the facility type, you can settle your installment through any of our branches located all over Egypt, bank transfers, check collection or collections using QR code and POS

To find the nearest branch, visit this link:

<https://www.qnbalahli.com/sites/qnb/qnbegypt/page/en/enatmbranches.html>

What are the required documents?

For account opening the following documents are required, for credit facilities please add a valid activity license, tax and insurance status and Financial documents to reflect the revenues and net profit in addition to the below documents:

- Valid commercial register (not older than 6 months)
- Valid Taxation Card
- Copy of valid national ID for business owner / shareholders / partners
- Company contract for companies with legal form other than sole proprietorship

What are the conditions for financing approval?

The business should be established for at least two years, the required documents must be available to be able to study the financing request

(Terms are applied for granting the credit facilities)

How long does it take for facility approval?

It takes around 10 working days from submitting all required documents for amounts up to EGP 250 K

How to contact us?

You can call Hotline 19700

Or fill in the application through the following link:

<https://mbs.qnbalahli.com/OnBoarding/QNBAARquest.xhtml?rt=9>

[Or send "interested + Supplier/Merchant name"](#)

[Or contact us via e-mail](#)

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