
Fees & Commissions

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List of Abbreviations

APR	Annual Percentage Rate
ATM	Automatic Teller Machine
BDL	Banque du Liban
C/V	Counter Value
EDL	Électricité du Liban
EUR	Euro
GHL	Government Housing Loan
HL	Housing Loan
LBP	Lebanese Pound
Max	Maximum
MC	MasterCard
Min	Minimum
N/A	Not Applicable
PCH	Public Corporation for Housing
POS	Point of Sale
SMS	Short Message Service
USD	United States Dollar



ACCOUNTS

1. Accounts

A. Fees on Accounts

	In LBP	In USD	Fresh Accounts
Monthly Maintenance fees on accounts*	LBP 100,000	USD 9	USD 3
Monthly Maintenance fees on Makers Account	LBP 100,000	USD 9	N/A
Dormant/Inactive Accounts per month	LBP 100,000	USD 9	USD 3
Commission Saving; Interest Capitalization 1M/3M/6M	LBP 100,000	USD 9	N/A
Commission Saving; Interest Capitalization TERMDEP 12M	LBP 100,000	USD 9	N/A

*(Current, Checking, Easy Save, Dynamic, LBP Cash Account, BDL 158 Card POS)

B. Fees on Salary Domiciliation Accounts

	In LBP	In USD
Group Offering Category A	LBP 50,000	USD 7.0
Group Offering Category B	LBP 75,000	USD 8.0
Group Offering Category C	LBP 100,000	USD 9.0

C. Statement of Account Fees

	In LBP	In USD	Fresh Accounts
Statement of Account per Page	LBP 100,000	USD 9	USD 2
Statement of Account on demand	LBP 100,000 per page min LBP 400,000	USD 9 per page min USD 40	USD 3 per page min USD 10

D. Opening of Fresh Account

	For existing and new clients
Minimum required balance	USD 200

E. Attestation Request

	In LBP	In USD	Fresh Accounts
Embassies, Ministry of Finance, General Security etc. (including clearance and Banque de L'habitat; over and above actual fees)	LBP 400,000	USD 40	USD 10

F. Commissions on Bills Domiciliation

	In LBP	In USD	Fresh Accounts
Commissions domiciliation on Alfa, Touch, EDL, OGERO, bills payment, direct debit, Medco, etc.	LBP 100,000	USD 9	USD 3
Returned Bills	LBP 100,000	-	-

G. Other Commissions

	In LBP	In USD	Fresh Accounts
Proxy	LBP 400,000 per CIF	USD 40 per CIF	USD 10 per CIF
Release Mortgage (All types of loans: HL, GHL, ARMY, CAR, PERSONAL, ETC.)	LBP 400,000	USD 40	USD 10
Release Lien	LBP 400,000	USD 40	USD 10
Inheritance	LBP 400,000 per solicitor	USD 40 per solicitor	USD 10 per solicitor
Legal Opinion	LBP 400,000 per CIF	USD 40 per CIF	USD 10 per CIF
Commission of Regularization of the Returned Check	LBP 1,000,000 per unit	Euro/USD 80 per unit	Euro/USD 10 per unit
Commissions for Banking secrecy lifting regarding the CDI (Centrale des Impayés)	LBP 1,000,000	USD 80	USD 10
Commission for Information request Regarding Returned Checks	LBP 1,000,000	USD 80	USD 10
Tax Payments	LBP 400,000	N/A	N/A
Confirmation of balances (per confirmation)	LBP 400,000	USD 40	USD 10

H. Fees on Withdrawal and Deposit Transactions (ATM and Branches Counter)

Transaction Type	Fee Collected via ATM	Fee Collected via Counter
Withdrawal Cash LBP from LBP account	5 per mil min LBP 20,000	5 per mil min LBP 20,000
Withdrawal Cash LBP from USD non-Fresh account (Lollars)	USD 3	USD 3
Withdrawal Cash USD from LBP account (at Sayrafa rate)	5 per mil	5 per mil
Withdrawal Cash USD from USD non-Fresh account (Lollars)	USD 3 (Each USD 100) min USD 1	USD 3 (Each USD 100) min USD 1
Withdrawal Cash USD/EUR from USD Fresh account	7 per mil	1%
Deposit Cash USD (Fresh Account)	2 per mil	4 per mil
Withdrawal Cash LBP from LBP Cash Account	5 per mil min LBP 20,000	5 per mil min LBP 20,000
Deposit Cash LBP in LBP Cash Account	Free	5 per mill min LBP 20,000
Cash Withdrawal on non-Byblos Bank ATMs (only applicable for Fresh Debit Cards)	ATMs in Lebanon: N/A ATMs abroad: 2% min USD 6 per transaction	N/A
Withdrawal Cash USD from USD Sayrafa account	7 per mil	7 per mil



DEBIT CARDS/ CREDIT CARDS/ ATMS

2. Debit Cards/Credit Cards/ATMs

A. Debit Cards

Debit Card Types*	Monthly Fee	Supplementary Card Monthly Fee
Visa Classic	USD 0	USD 1
Visa Gold	USD 1	USD 1
Visa Platinum	USD 2	USD 2
Visa The Makers	USD 0	N/A
Visa Teen	USD 12 (per year)	N/A
Visa Fresh	USD 2	USD 2
Visa Fresh Web	USD 10 (per year)	N/A

*Card expiry date: 6 years

Debit Card Commissions	
SMS	Free of Charge
Foreign Exchange Markup	4.5% added to the daily currency rate
Cross Border Fee	3% (min USD 0.75 per transaction)
Card Renewal Fee (Yearly)	Free of Charge (except for Visa Teen Card)
Card Replacement Fee (in case of loss, theft, or damage)	Free of Charge
Pin replacement/re-issuance fee	Free of Charge

B. Credit Cards

▪ Credit Card Fees

Credit Card Type*	Annual Fee	Supplementary Card Annual Fee	Replacement Fee	Pin Re-issue Fee	Excess Limit Fee	Monthly Maintenance Fee
Visa Platinum (LBP)	2,500,000	2,500,000	600,000	100,000	100,000	75,000
MC Titanium (LBP)	2,000,000	2,000,000	600,000	100,000	100,000	75,000
Visa Fresh Platinum (USD)	100	100	50	10	10	3

*Card expiry date: 6 years

Credit Card Commissions	
SMS	Free of Charge
Foreign Exchange Markup	4.5% added to the daily currency rate
Cross Border Fee	3% (min USD 0.75 per transaction)
Late Payment Fee	USD 10

▪ Credit Card Features

Credit Card Type	Limit	Settlement	Minimum Payment	Commission on ATM in Lebanon	Commission on ATM abroad	POS Interest	ATM Interest	APR
Visa Platinum (LBP)	4,500,000	5%, 10%, or 100%	50,000	4,500	2%; LBP 11,500 minimum	2.25%	2.75%	51.9%
MC Titanium (LBP)	1,500,000	5%, 10%, or 100%	50,000	4,500	2%; LBP 11,500 minimum	2.25%	2.75%	51.9%
Visa Fresh Platinum (USD)	Minimum \$500 Maximum \$10,000	100%	N/A	5%; \$10 minimum	5%; \$10 minimum	2.00%	2.50%	29.7%

C. ATMs

- Value Date

Transaction Type	Value Date
Cash Withdrawal	-1 working day
Transfer	-2 working days
Cash Deposit	+1 working day
Check Deposit	As per branch value
Mobile Phone Recharge	-1 working day

- Fees & Commissions

Transaction Type	Fees
Transfer	0
Check Deposit	As per branch value
Mobile Phone Recharge	0

- Charges when checking balances at non-Byblos Bank ATMs

	Account in LBP	Account in USD
Non-Byblos Bank ATMs in Lebanon	LBP 10,000	USD 0.50
Non-Byblos Bank ATMs Overseas	LBP 10,000	USD 0.50



LOANS

3.Loans

A. Consumer Loans

Type of Loan	Currency	Amount	Term (in months)	Interest Rate	Type of Interest	First Payment (from date of disbursement)	Typical APR
Personal Loan	LBP	20,000,000	60	16%; regressive	Variable; revised annually	1 Month	20.543%
Personal Loan	USD	25,000	60	13%; regressive	Variable; revised annually	1 Month	16.601%
Travel Loan	USD	4,000	7	0%	N/A	1 Month	17.592%
Car Loan (new car)	USD	25,000	60	5.25%; flat	Fixed	1 Month	10.920%
Car Loan (pre-owned car)	USD	18,750	60	6.4%; flat	Fixed	1 Month	13.208%
Housing Loan with PCH	LBP	270,000,000	180	3.78%; regressive	Variable; revised annually	2 Months	5.046%
Housing Loan Subsidized by BDL	LBP	500,000,000	360	4.75%; regressive	Variable; revised annually	2 Months	5.615%
Beyti Housing Loan	USD	334,000	360	9.15%; regressive	Variable; revised annually	2 Months	10.686%
Land Loan	USD	400,000	120	11.15%; regressive	Variable; revised annually	1 Month	15.021%
Chalet Loan	USD	180,000	240	10.15%; regressive	Variable; revised annually	2 Months	13.917%

B. Small Business Loans

Type of Loan	Currency	Amount	Term (in months)	Interest Rate	Type of Interest	First Payment (from date of disbursement)	Typical APR
Working Capital Loan	USD	50,000	36	13.55%; regressive	Variable; revised annually	2 Months	15.98%
Equipment Loan	USD	50,000	60	13.55%; regressive	Variable; revised annually	3 Months	15.843%
Premises Loan	USD	200,000	120	9.15%; regressive	Variable; revised annually	6 Months	10.35%
Training Loan	USD	30,000	18	13.55%; regressive	Variable; revised annually	N/A	16.58%
Digital Marketing Loan	USD	20,000	24	13.55%; regressive	Variable; revised annually	N/A	16.67%
Fleet Loan	USD	50,000	60	5.6%; flat	Fixed	N/A	12.78%



PRODUCTS AND SERVICES GENERAL

4. Products and Services General

A. Checks

- Issuance of Banker Check/Certified Check

In LBP	0.02% of the amount; Minimum LBP 500,000; Maximum LBP 2,000,000
In foreign currency	USD 40

- Purchased Clearing Checks

In LBP *in the same location in Lebanon	LBP 60,000
In foreign currency *in the same location of the branch (Payable in Beirut)	USD 6.5
In Fresh Account	USD 3
Checks for collection outside Lebanon	USD 160 + Courier Fee USD 50
Travelers checks	N/A

- Returned Unpaid Checks

Credited to account	In LBP	LBP 400,000
	In foreign currency	USD 40
	Credited to Fresh Account	USD 10
Issued on client account	Adjustment fees for returned checks	USD 25 or USD 10 if Fresh
	Claim of detailed checks returned from BDL	USD 30 or USD 10 if Fresh

- Checks drawn on BDL branches, other than BDL Beirut branch, in LBP currency

Check collection paid	LBP 60,000
Check collection unpaid	LBP 60,000

- Objection to Payment Order

In LBP	LBP 100,000
In foreign currency	USD 15
In Fresh Account	USD 10
Objection of payment of a bank check issued on the Bank of New York	USD 35 or USD 10 if Fresh
Objection of a bank check issued on other banks	USD 20 or USD 10 if Fresh

- Fresh Checks

	USD Fresh Account	LBP Cash Account
Fresh Check paid into Byblos Fresh Account	USD 2	LBP 200,000
Fresh Check paid cash over the counter	USD 1% min \$2	LBP 0.5% min LBP 200,000

- Checkbook Issuance

	In USD	In LBP	In Fresh USD
25 papers	USD 80	LBP 1,200,000	USD 12
50 papers	USD 160	LBP 2,400,000	USD 24

B. Safe Box

Safe Rental Size	Fees per Year
Small	LBP 10,000,000
Medium	LBP 12,000,000
Large/XL	LBP 15,000,000



BILLS

5.Bills

A. Bills

- Discounted Bills, Bills in Guarantee, Bills for Collection, or Direct Bills

Discounted Bills, Bills in guarantee, Bills for collection in LBP	LBP 3,000 per bill + LBP 7,500 per schedule
Discounted Bills, Bills in guarantee, Bills for collection in foreign currency, Direct Bills	USD 2 per bill + USD 5 per schedule + 0.2% commission per quarter

- Return of Unpaid Bills

In LBP	5% in addition to total bill amount; LBP 7,500 min
In foreign currency	5% in addition to total bill amount; USD 5 min

- Return of Unpaid Bills Before Maturity

In LBP	LBP 5,000 per bill
In foreign currency	USD 3 per bill

B. Investigation and Tracking Fees on Transfers

- Investigation and Tracking Fees on Outgoing Transfers

Investigation		USD 15*
Tracking	For transfers above USD 1,000	USD 3 per request
	For transfers below USD 1,000	USD 2 per request
Request for recall and cancellation by customer		USD 10*
Unpaid and returned by correspondent bank		USD 5*

**Additional commissions might apply by correspondent banks and collected from customer's account*

- Investigation and Tacking Fees on Incoming Transfers

Investigation		USD 15*
Tracking	For transfers above USD 1,000	USD 3 per request
	For transfers below USD 1,000	USD 2 per request
Paid to account (with missing IBAN)		USD 3
Paid to account with minor mismatch (in beneficiary's name, missing clear details of payment)		USD 5

**Additional commissions might apply by correspondent banks and collected from customer's account*

C. Fees on Transfers

- Outgoing Transfers Fees

- i. Transfers made in Lebanese Pounds

Transfers made in LBP inside Lebanon	LBP 400,000
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- ii. Outgoing Transfers from Fresh Accounts

Amount	Personal: From Individual Accounts	Business: From Companies & Establishments (ETB)
Less than \$100,000	3 per mil + Swift Fee \$25	3 per mil + Swift Fee \$25
Between \$100,000 and \$200,000	7 per mil + Swift Fee \$25	
Above \$200,000	1.1 per cent + Swift Fee \$25	

- Incoming Transfers Fees

Incoming transfers credited to the account in LBP	Zero commission for amounts less than LBP 1,000,000; LBP 400,000 for amounts above LBP 1,000,001
Incoming transfers credited to the Fresh account in foreign currency	Zero commission for amounts less than USD 66; USD 10 for amounts above USD 66

- Documentary Collections

Free-of-payment (FOP) Documentary Collection	USD 50 or c/v
Documentary Collection against payment or acceptance	0.15%; USD 50 min or c/v
Documentary Collection against guarantees (Aval)	3% per annum; USD 100 min
Return of unpaid Documentary Collection	USD 50 or c/v

D. Letters of Credit

- Documentary Credit (Import)

Opening of Documentary Credit	0.3% per quarter or part thereof; USD 100 min or c/v
Increase of amount/Extension of expiry date	0.3% per quarter or part thereof; USD 100 min or c/v
Amendment	USD 50 or c/v
Acceptance or deferred payment	3% per annum; USD 100 or c/v

- Documentary Credit (Export)

Unconfirmed documentary credit (Export)	
Notification	0.1%; USD 100 min or c/v; USD 500 max or c/v
Amendment	USD 50 or c/v
Payment	0.1% of documents amount; USD 100 min or c/v