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# Fees & Commissions

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## List of Abbreviations

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



# ACCOUNTS

# 1. Accounts

## A. Fees on Accounts

|  | In LBP      | In USD | Fresh Accounts |
|--|-------------|--------|----------------|
| Monthly Maintenance fees on accounts*                  | LBP 200,000 | USD 9  | USD 3          |
| Monthly Maintenance fees on Makers Account             | LBP 200,000 | USD 9  | N/A            |
| Monthly Maintenance fees on Sayrafa account            | N/A         | USD 1  | N/A            |
| Dormant/Inactive Accounts per month                    | LBP 200,000 | USD 9  | USD 3          |
| Account Closure Fees                                   | LBP 200,000 | USD 10 | USD 10         |
| Commission Saving; Interest Capitalization 1M/3M/6M    | LBP 200,000 | USD 9  | N/A            |
| Commission Saving: Interest Capitalization TERMDEP 12M | LBP 200,000 | 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 100,000 | USD 7.0 |
| Group Offering Category B | LBP 150,000 | USD 8.0 |
| Group Offering Category C | LBP 200,000 | USD 9.0 |

## C. Statement of Account Fees

|                               | In LBP      | In USD | Fresh Accounts |
|-------------------------------|-------------|--------|----------------|
| Statement of Account per Page | LBP 200,000 | USD 9  | USD 2          |

|                                |   |                              |                              |
|--------------------------------|---|------------------------------|------------------------------|
| Statement of Account on demand | LBP 200,000 per page<br>min LBP 400,000 | USD 9 per page min USD<br>40 | USD 3 per page min USD<br>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 200,000 | USD 9  | USD 3          |
| Returned Bills   | LBP 200,000 | -      | -              |

#### 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.) | USD FRESH 100 per CIF     |                       |                      |
| Release Lien  | USD FRESH 100 per CIF     |                       |                      |
| 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 2,500,000 per unit    | Euro/USD 200 per unit | Euro/USD 25 per unit |

|  |   |         |         |
|--|---|---------|---------|
| Commissions for Banking secrecy lifting regarding the CDI (Centrale des Impayés) | LBP 5,000,000   | USD 400 | USD 50  |
| Commission for Information request Regarding Returned Checks                     | LBP 2,500,000   | USD 200 | USD 25  |
| Tax Payments   | -If paid cash 5 per mil minimum LBP 400,000<br>- If paid from account LBP 400,000 | N/A     | N/A     |
| Confirmation of balances (per confirmation)                                      | LBP 400,000   | USD 40  | USD 10  |
| Opening of new company account under establishment                               | N/A   | N/A     | USD 100 |
| Change of client's signature   | LBP 400,000   | N/A     | N/A     |

#### 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 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 25,000  | 5 per mil min LBP 20,000   |
| Deposit Cash LBP in LBP Cash Account  | Free  | 0 fee for amounts ≤ LBP 100,000,000<br>5 per mil for amounts > LBP 100,000,000 |
| Deposit Cash LBP in LBP Current Account   | Free  | 0 fee for amounts ≤ LBP 100,000,000<br>5 per mil for amounts > LBP 100,000,000 |
| Cash Withdrawal on non-Byblos Bank ATMs (only applicable for Fresh Debit Cards) | ATMs in Lebanon: N/A<br><br>ATMs abroad: 2% min USD 6 per transaction | N/A  |



# **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 Platinum Fresh     | USD 2              | USD 2                          |
| Visa Fresh Web          | USD 10 (per year)  | N/A                            |
| Visa Infinite JetSet    | USD 180 (per year) | USD 180 (per year)             |
| Visa Fresh/Digital Card | USD 1 (per month)  | N/A                            |

\*Card expiry date: 6 years

| Debit Card Commissions  |   |
|---|---|
| <b>SMS</b>  | Free of Charge  |
| <b>Foreign Exchange Markup</b>                                  | 4.5% added to the daily currency rate   |
| <b>Cross Border Fee</b>   | 3% (min USD 0.75 per transaction)   |
| <b>Card Renewal Fee (Yearly)</b>                                | Free of Charge (except for Visa Teen Card)  |
| <b>Card Replacement Fee (in case of loss, theft, or damage)</b> | Free of Charge for all Debit Cards, except for Visa Infinite Jet Set. <ul style="list-style-type: none"> <li>• Fee USD 90, if card is replaced within 15 days of cancellation</li> <li>• Fee USD 180, if card is replaced after 15 days of cancellation</li> <li>• Zero Fee, if card is replaced due to Bank request</li> </ul> |
| <b>Pin replacement/re-issuance fee</b>                          | 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                  |
| 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% |

|                                  |                                   |      |     |                  |                  |       |       |       |
|----------------------------------|-----------------------------------|------|-----|------------------|------------------|-------|-------|-------|
| <b>Visa Fresh Platinum (USD)</b> | Minimum \$500<br>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

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### ➤ Personal Loan

|  |   |
|--|---|
| <b>Currency</b>                                  | USD   |
| <b>Amount</b>                                    | From USD 1,000 up to USD 25,000 for personal purposes<br>Up to USD 50,000 for business purposes |
| <b>Term (in months)</b>                          | From 12 to 60 months  |
| <b>Interest Rate</b>                             | 4% Regressive   |
| <b>Guarantees</b>                                | 105% collateral coverage in Fresh USD only  |
| <b>First Payment (from date of disbursement)</b> | 1 Month   |
| <b>APR</b>                                       | Loan Amount: USD 25,000<br>Loan Period in months: 24<br>APR: 5.551 %                            |



# **PRODUCTS AND SERVICES GENERAL**

## 4. Products and Services General

### A. Checks

- Issuance of Banker Check/Certified Check

|                     |  |
|---------------------|--|
| In LBP              | 2 per mill of the amount;<br>Minimum LBP 500,000;<br>Maximum LBP 2,000,000 |
| In foreign currency | USD 40   |

- Checks for collection

|                                       |                              |
|---------------------------------------|------------------------------|
| Checks for collection outside Lebanon | USD 160 + Courier Fee USD 50 |
|---------------------------------------|------------------------------|

- Returned Unpaid Checks

|                          |  |                            |
|--------------------------|--|----------------------------|
| Credited to account      | In LBP                                     | LBP 1,000,000              |
|                          | In foreign currency                        | USD 40                     |
|                          | Credited to Fresh Account                  | USD 25                     |
| Issued on client account | Adjustment fees for returned checks        | USD 200 or USD 25 if Fresh |
|                          | Claim of detailed checks returned from BDL | USD 30 or USD 10 if Fresh  |

- Purchased Checks

|                                      |             |
|--------------------------------------|-------------|
| Purchased Checks into account in LBP | LBP 300,000 |
|--------------------------------------|-------------|

- Stop payments of checks

|                     |               |
|---------------------|---------------|
| In LBP              | LBP 2,500,000 |
| In foreign currency | EUR/USD 200   |
| In Fresh Account    | EUR/USD 25    |

- Objection to Payment Order

|                     |             |
|---------------------|-------------|
| In LBP              | LBP 100,000 |
| In foreign currency | EUR/USD 15  |

|  |                           |
|--|---------------------------|
| <b>In Fresh Account</b>  | EUR/USD 10                |
| <b>Objection of payment of a bank check issued on the Bank of New York</b> | USD 35 or USD 10 if Fresh |
| <b>Objection of a bank check issued on other banks</b>                     | USD 20 or USD 10 if Fresh |

- Fresh Checks

|   | USD Fresh Account | LBP Cash Account         |
|---|-------------------|--------------------------|
| <b>Fresh Check paid into Byblos Fresh Account</b> | USD 3             | LBP 300,000              |
| <b>Fresh Check paid cash over the counter</b>     | USD 1% min \$2    | LBP 0.5% min LBP 200,000 |

- Checkbook Issuance

|                  | In USD  | In LBP        | In Fresh USD |
|------------------|---------|---------------|--------------|
| <b>25 papers</b> | USD 80  | LBP 1,200,000 | USD 12       |
| <b>50 papers</b> | USD 160 | LBP 2,400,000 | USD 24       |

## B. Safe Box

| Safe Rental Size | Fees per Year  |
|------------------|----------------|
| <b>Small</b>     | LBP 10,000,000 |
| <b>Medium</b>    | LBP 12,000,000 |
| <b>Large/XL</b>  | 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

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

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

### C. Fees on Transfers

- Outgoing Transfers Fees

- i. Outgoing Transfers made inside Lebanon

|   |             |
|---|-------------|
| <b>Transfers made in LBP inside Lebanon</b>                     | LBP 400,000 |
| <b>Transfers made in USD from Fresh Accounts inside Lebanon</b> | USD 30      |

- ii. Outgoing Transfers made outside Lebanon from Fresh Accounts

| <b>Amount</b>   | <b>Personal: From Individual Accounts</b>                                    | <b>Business: From Companies &amp; Establishments (ETB)</b> |
|---|--|--|
| <b>Any amount</b>   | 1.1 per cent ( Minimum 25 USD) + Swift Fee \$25                              | 3 per mil + Swift Fee \$25                                 |
| <b>For transfers made in foreign currency outside Lebanon same day value date</b> | 0.1% with minimum amount of 10\$ (Additional to above mentioned commissions) |  |

- Incoming Transfers Fees

|   |  |
|---|--|
| <b>Incoming transfers credited to the account in LBP</b>                    | Zero commission for amounts less than LBP 1,000,000; LBP 400,000 for amounts above LBP 1,000,001 |
| <b>Incoming transfers credited to the Fresh account in foreign currency</b> | 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;<br>USD 100 min or c/v |
| Increase of amount/Extension of expiry date | 0.3% per quarter or part thereof;<br>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)

|  |  |
|--|--|
| <b>Unconfirmed documentary credit (Export)</b> |  |
| 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 |