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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 min LBP 400,000	USD 9 per page min USD 40	USD 3 per page min USD 10
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#### 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 - 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)	3 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 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 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  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	
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 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>
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
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 Maximum \$10,000	5% , 10%, 20%,100%	N/A	5%; \$10 minimum	5%; \$10 minimum	2.00%	2.50%	29.7%
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### 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

### ➤ Personal Loan

<b>Currency</b>	USD
<b>Amount</b>	From USD 1,000 up to USD 25,000 for personal purposes 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 Loan Period in months: 24 APR: 5.551 %



# **PRODUCTS AND SERVICES GENERAL**

## 4. Products and Services General

### A. Checks

- Issuance of Banker Check/Certified Check

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

- Checks for collection

Checks for collection outside Lebanon	USD 160 + Courier Fee USD 50
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- 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
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- 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 + 2 per mil	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>	USD 100
<b>Medium</b>	USD 150
<b>Large/XL</b>	USD 200



# 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. Outgoing Transfers made inside Lebanon

Transfers made in LBP inside Lebanon	LBP 400,000 + BDL commissions 150 000 LBP
Transfers made in USD from Fresh Accounts inside Lebanon	USD 30

ii. Outgoing Transfers made outside Lebanon from Fresh Accounts

Amount	Personal: From Individual Accounts	Business: From Companies & Establishments (ETB)
Any amount	1.2% Minimum (USD 25) + Swift Fee USD 25	4 per mil ( Minimum USD 25) + Swift Fee USD 25
For transfers made in foreign currency outside Lebanon same day value date	1 per mil (minimum USD 10 ) (Additional to above mentioned commissions)	1 per mil (minimum USD 10 ) (Additional to above mentioned commissions)
For transfers made in foreign currency outside Lebanon with 1 day value date	0.75 per mil with minimum USD 10 (Additional to above mentioned commissions)	0.75 per mil with minimum USD 10 (Additional to above mentioned commissions)

For transfers made in foreign currency outside Lebanon if charges "OUR"	25 USD/EUR/GBP/CAD (Additional to above mentioned commissions)	25 USD/EUR/GBP/CAD (Additional to above mentioned commissions)
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▪ 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	2 per mil for amounts less than USD 66; USD 10 + 2 per mil 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