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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 Sayrafa account	N/A	N/A	USD 1
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/12M	LBP 200,000	USD 9	USD 0

\*(Current, Checking, Easy Save, LBP Cash Account)

## B. Fees on Salary Domiciliation :

	In LBP	Fresh Accounts
Salary Domiciliation	Free	Free

## C. Statement of Account Fees

	In LBP	In USD	Fresh Accounts
Statement of Account per Page	LBP 200,000	USD 9	N/A
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

#### D. 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

#### E. Commissions on Bills Domiciliation

	In LBP	Fresh Accounts
Commissions through BDL–Clear	LBP 75,000	USD 0.85
Commissions through other channels	LBP 200,000	USD 3
Returned Bills	LBP 300,000	USD 3

#### F. Other Commissions

	In LBP	In USD	Fresh Accounts
Proxy Per CIF	LBP 400,000	USD 40	USD 10
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 per Solicitor	LBP 400,000	USD 40	USD 10
Legal Opinion per CIF	LBP 400,000	USD 40	USD 10
Commission of Regularization of the Returned Check	LBP 2,500,000	Euro/USD 200	USD 25
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	<b><u>Tax Commission:</u></b> LBP400,000  <b><u>Cash deposit commission:</u></b> - Up to LBP 80 M: Free - Above LBP 80 M : 5 per mil	N/A	<b><u>Tax Commission:</u></b> USD 4 or equivalent in EUR  <b><u>Cash deposit commission :</u></b> - Up to Fresh USD 1,000 or equivalent in EUR: Free - Above Fresh USD 1,000 or equivalent in EUR: 4 per mil.
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

**G. 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 USD/EUR from USD Fresh account	7 per mil	1 %
Deposit Cash USD (Fresh Account)	3 per mil	4 per mil
Deposit Cash LBP in LBP 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: USD 1 Extra  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

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& Fresh Web)
Card Replacement Fee (in case of loss, theft, or damage)	Free of Charge for all Debit Cards, except for Visa Infinite Jet Set as follows: <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	40,000
Visa Fresh Platinum (USD)	100	100	50	10	10	3
Visa Fresh Platinum(USD) Group Offering	50	50	50	10	10	2

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)	Up to 100M	5%, 10%, or 100%	500,000	N/A	N/A	2.25%	N/A	30%
Visa Fresh Platinum (USD)	Minimum \$500 Maximum \$10,000	5% , 10%, 20%,100%	N/A	5%; \$10 minimum	5%; \$10 minimum	1,75%	2%	24%

### 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 50,000	USD 0.50
Non-Byblos Bank ATMs Overseas	LBP 50,000	USD 0.50



# LOANS

## 3.Loans

### ➤ Personal Loan

<b>Currency</b>	USD Fresh
<b>Amount</b>	From USD 1,000 up to USD 10,000 for personal purposes
<b>Term (in months)</b>	From 12 to 36 months
<b>Interest Rate</b>	9% Flat equal to 16.4% regressive
<b>Guarantees</b>	Salary Domiciliation- Life Insurance
<b>First Payment (from date of disbursement)</b>	1 Month
<b>APR</b>	Loan Amount: USD 10,000 Loan Period in months: 36 APR: 19.8%

### ➤ Auto Loan

<b>Currency</b>	USD Fresh
<b>Amount</b>	Up to USD 35,000 excluding all Risk Insurance
<b>Term (in months)</b>	From 12 to 48 months
<b>Interest Rate</b>	7% Flat for new equal to 12.7% regressive 8% Flat for used equal to 14.76% regressive
<b>Guarantees</b>	Salary Domiciliation- All Risk Insurance
<b>First Payment (from date of disbursement)</b>	1 Month
<b>APR</b>	13.8% New / 15.8% Used



# **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
In Fresh Account	USD 25

- 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

- 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
In Fresh Account	EUR/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

▪ Purchased Checks

	LBP	Fresh USD
Purchased check	LBP 200,000	USD 2.25

▪ 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	USD 150
Medium	USD 250
Large/XL	USD 350



# 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
Fiscal Stamps	USD 1.32 per Schedule

- 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 200,000 + LBP 250,000 BDL commission
<b>Transfers made in USD from Fresh Accounts inside Lebanon</b>	USD 2.25 + LBP 250,000 BDL commission

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>	1.2% Minimum (USD 25) + Swift Fee USD 25	4 per mil ( Minimum USD 25) + Swift Fee USD 25
<b>For transfers made in foreign currency outside Lebanon same day value date</b>	1 per mil (minimum USD 10 ) (Additional to above mentioned commissions)	1 per mil (minimum USD 10 ) (Additional to above mentioned commissions)
<b>For transfers made in foreign currency outside Lebanon with 1 day value date</b>	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 1,000,000
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