



Charges & Commissions:

1-Checks		
Issuance of banker's checks	LBP	9'000L.L per check
	USD or other currencies	6\$ or C/V per check
Returned checks:		
Deposited in account	LBP	15'000L.L per check
	USD or other currencies	10\$ OR C/V per check
Settlement of checks returned trough BDL	LBP	30'000L.L per check
Drawn on the client's account:		
Insufficient Funds	USD or other currencies	20\$ or C/V per check
For other reasons	USD or other currencies	15\$ or C/V per check
Objection on payment of check	LBP	15'000L.L per check
	USD or other currencies	10\$ or C/V per check
Check drawn on correspondent outside Lebanon	USD or other currencies	10\$ or C/V per check
Collection of check		
Collection of check through BDL	LBP	1.500L.L per check
	USD or other currencies	1\$ per check
Collection of checks outside Lebanon	USD or other currencies	10\$ per check +mail & other charges
Checks for collection received from correspondent	USD or other currencies	10\$ per check +other charges Additional 30\$ for unpaid check
Other charges		
Check payment	LBP & other currencies	3'000L.L or C/V per check
Checkbook of 25 checks	LBP	11'000L.L
	USD or other currencies	7\$ or C/V
Opening of current account with checkbook	LBP & other currencies	30'000L.L or C/V
Certified check	LBP & other currencies	7'500L.L or C/V

2-BILLS		
Overdue bills		10'000L.L + Delay interest
Return of unpaid bill	LBP	7'500L.L per bill
	USD or other currencies	5\$ per bill
Collection of Bills:		
Discounted Bills	LBP	3‰ Quarterly & 7'500 per schedule
	USD or other currencies	3‰ Quarterly & 5\$ per schedule
Bills for collection or for guarantee	LBP	3'000L.L per bill & 15'000L.L per schedule
	USD or other currencies	2\$ per bill & 10\$ per schedule
Collected bill	USD or other currencies	5\$ per bill
Bills for collection through Direct debit files	LBP	1'500L.L per bill
	USD or other currencies	1\$ per bill
Bills domiciliation:		
Landline phone	LBP	2'000L.L per bill
Cell phone or electricity bill	LBP	5'000L.L per bill
	USD or other currencies	3\$ per bill
Salary domiciliation	LBP	3'000L.L per month



3-Transfers		
Outgoing transfers:		
In Lebanon	LBP	10'000L.L +Swift fees
	USD or other currencies	20\$ +Swift fees
Outside Lebanon	USD or other currencies	20\$ +Swift fees
Amendment or correction of outgoing transfer	USD or other currencies	30\$ +Swift fees
Incoming transfers:		
Incoming transfers in account	LBP	10'000L.L
	USD or other currencies	15\$ or C/V
Transfer to settle bills or salary	LBP	3'000 or C/V
Other Transfers:		
Transfer between accounts in the same currency		FREE
Transfer between accounts in different currencies		FREE

4-Bills of lading for collection:		
Import bill of lading for collection:		
Purely of payment	USD or other currencies	0.5‰ with a minimum 50\$
Against payment	USD or other currencies	2‰ with a minimum of 75\$
Accepted and guaranteed bills of lading	USD or other currencies	0.75% per Quarter with a minimum of 150\$
Return of unpaid bills of lading	USD or other currencies	50\$ or C/V
Every reminder of payment	USD or other currencies	15\$ or C/V
Export bill of lading for collection		
Collection of fees	USD or other currencies	2‰ with a minimum of 75\$
Return of export bill of lading unpaid	USD or other currencies	50\$+ extra expenses (Swift)

5-Letter of credit		
Letter of credit for Import:		
Opening letter of credit	USD or other currencies	3‰ per Quarter with a minimum of 150\$
Modification	USD or other currencies	50\$ or C/V
Acceptance	USD or other currencies	0.75% per quarter with a minimum of 150\$
Letter of credit for Export:		
Notification	USD or other currencies	1‰ with a minimum 100\$ & maximum 500\$
Confirmation taking into consideration country risks	USD or other currencies	3‰ per quarter with a minimum 100\$
Modification	USD or other currencies	50\$ or C/V
Transferable credit	USD or other currencies	2‰ with a minimum of 100\$
Payment	USD or other currencies	1‰ with a minimum of 50\$
Acceptance commission or commitment of differed payment	USD or other currencies	0.75% per quarter with a minimum of 150\$
Other:		
Standby letter of credit	USD or other currencies	3% yearly with a minimum of 150\$



6-Letter of guarantee		
Financial guarantees acceptance or solidarity	USD or other currencies	0.75% per Quarter with a minimum of 150\$
Bid bond guarantee	USD or other currencies	0.5% per Quarter with a minimum of 100\$
Guarantees for good execution	USD or other currencies	0.75% per quarter with a minimum of 150\$
Sea shipment guarantees for lack of bill of lading	USD or other currencies	150\$ per month relative to documentary credit
	USD or other currencies	250\$ per month relative to bill of lading for collection
Other guarantees completely covered	USD or other currencies	1‰ yearly or 0.25 quarterly with minimum of 25\$
Domestic helper guarantee	LBP	75'000L.L
Cell phone guarantee	USD or other currencies	30\$ or C/V
Ministry of interior guarantees -Car & vehicle registration	USD or other currencies	75\$ or C/V
Tracking transactions/ License for car plates/ For offices offering driving lessons	USD or other currencies	75\$ or C/V

7-Facilities		
New facilities file:		
Commissions on new facilities file	USD or other currencies	250\$ for facilities up to 250'000\$
		500\$ for facilities exceeding 250'000\$
Commissions on new facilities against cash collateral	USD or other currencies	250\$ for facilities up to 1 Million\$
		750\$ for facilities exceeding or equal to 1Million \$
Other charges:		
Commissions on utilizing facilities (except for cash collateral guarantee)	USD or other currencies	250\$ for facilities up to 250'000\$
		500\$ for facilities up to 750'000\$
		1'000\$ for facilities up to 2'000'000\$
		2'000\$ for facilities exceeding 2'000'000\$
Annual fees for the renewal of the file	USD or other currencies	250\$ for facilities up to 250'000\$
		500\$ for facilities up to 750'000\$
		1'000\$ for facilities up to 2'000'000\$
		2'000\$ for facilities exceeding 2'000'000\$
Fees on adjustment in credit file	USD or other currencies	100\$
Fees on increasing of facilities	USD or other currencies	250\$ for facilities up to 250'000\$
		500\$ for facilities up to 750'000\$
		1'000\$ for facilities up to 2'000'000\$
		2'000\$ for facilities exceeding 2'000'000\$
Password for overdraft on regular facilities or accidently debtors	USD or other currencies	10\$ +3%penalty on LBP +1.5% penalty on USD



8-Account fees			
Maintenance fees:			
Time deposit per maturity			
Per Month	Per Quarter	Per Semester	Per Year
4'500L.L	9'000L.L	15'000L.L	22'500L.L
Sight deposit		USD or other currencies	10\$ per semester
Other account fees:			
Confirmation of balances as per external auditors request		USD or other currencies	10\$ or C/V
Cash deposit	LBP		FREE
	USD		2‰ for deposit over 1'000\$
	EUR & GBP		3‰ for deposit over 1'000\$
Monthly debtor commission on the highest amount accidentally overdrawn		All currencies	3‰
Statement of account for credit balance		USD or other currencies	10\$ per semester
Commission on highest debit balance		LBP & foreign currencies	3‰ per quarter
Withdrawal from blocked accounts before the maturity		LBP & foreign currencies	1‰ with a minimum 7'500L.L & a maximum 20'000L.L
Closing account fees	LBP		30'000L.L
	USD or other currencies		20\$
Current accounts fees:			
Checking current account		LBP or foreign currencies	7'500L.L monthly & additional 500L.L for each movement above 10
Salary domiciliation account:			
SMS fees for cardholders		USD or other currencies	1\$ per month
Issuing of card		LBP or foreign currencies	FREE
Reissuing of card instead of the lost one		LBP & foreign currencies	7'500L.L or C/V
Renewal of card		LBP & foreign currencies	7'500L.L or C/V
Other domiciliation accounts:			
Service fees		LBP or foreign currencies	5'000L.L quarterly
9-Services			
Deposit boxes rental:			
Insurance fees	LBP & other currencies	Minimum 150'000L.L	
Annual rental fees	LBP & other currencies	Small: 75'000L.L	Medium: 150'000L.L Large: 225'000L.L
Lost key	USD & other currencies	200\$ or C/V	
Certificates:			
To embassies	USD & other currencies	10\$ or C/V	
Bank's certificate	USD & other currencies	10\$ or C/V	
Other services:			
CDR through the branch	LBP & other currencies	15'000L.L	
Detailed CDR	LBP & other currencies	25'000L.L	
Photocopy fees (on client request)	LBP & other currencies	2'000L.L per paper	