KEY FACTS STATEMENT
FIXED TERM DEPOSIT

Product/Service

Product/Service Name: Fixed Term Deposit

Product/Service Description: Fixed Term Deposit for a predefined tenor and percentage of interest rate.

Offering Documents

This statement is part of the offering documents and must be read in conjunction with:

1. The "General Conditions for The Opening of a Unilateral Overdraft Current Account and Investment and Management of Assets with Non-Discretionary Powers", published on the Bank's Website under "Client Platform" section.
2. Letter of Allocation

Product/Service Key Features

The Fixed Term Deposit (FTD) is a contract whereby the client undertakes to block a certain amount of Fresh Funds for a predefined period of time in exchange of a predefined interest rate paid by the Bank and credited to the client's current account.

Currency: LBP, USD, EUR, GBP and other major currencies.

Minimum Fresh Amount required: USD 20,000 or counter value.

Minimum Balance to be maintained in the Current Account: USD 5,000 or counter value.

- Credit Interest Rate applied depending on the Currency, Amount, Tenor and Interest Payment frequency upon the Bank's discretion.

Interest Rate Payment Frequency: monthly, quarterly, semi-annually, yearly or other.

Tenors: 1 month, 3 months, 6 months, 12 months or other.

Fees/Charges/Commissions:

- Government Tax on credit interest is applied as per the Ministry of Finance directives.
- Any cash withdrawal from the current account resulting in a debit balance prior to the maturity of the fixed term deposit shall be subject to a debit interest rate applicable to LBP, USD and foreign currencies (LBP rate overnight average, USD and foreign currencies rate to be specified)
- Kindly refer to the Terms and Conditions published on the Bank website www.bemobank.com under "Client Platform" section.

The Fixed Term Deposit cannot be terminated prior to its maturity; exceptions are at the sole discretion of the Bank subject to penalty fees.

Key Risks Associated with this Product/Service

Client has to inform his Relationship Manager at least 5 days prior its maturity date about the new conditions to be applied (i.e. new amount to be blocked, longer maturity, etc.). Otherwise, the Bank has the right to renew the amount automatically.

Notes

In view of the changing and volatile market conditions, clients are invited to regularly check with their designated Relationship Manager for any amendment in terms of the published Key Fact Statements.