



BANQUE
BEMO

KEY FACTS STATEMENT LOANS & ADVANCES

Product/Service

Product/Service Name: Loans and Advances

Product/Service Description: Credit facilities extended to clients.

Offering Documents

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

1. General Conditions for the Opening of a Unilateral Overdraft Current Account and Investment and Management of Assets with Non-Discretionary Powers
2. The Offer Letter

Product/Service Key Features

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

Types of Loans, Advances and Services include, but are not limited to the below:

- Overdraft Facilities
- Trade Finance and Refinancing Facilities (*For details, please refer to related Key Facts Statement*).
- Short Term Money Market Loans
- Discounting Bills
- Direct Bills
- Medium and Long Term Loans
- Project Finance Facilities

Major Types of accepted Guarantees:

- Cash Collateral
- Bank Guarantee
- First Degree Mortgage
- Pledged Portfolio
- Personal/Corporate Guarantee
- Negative Pledge with Proxy to Mortgage
- Assignment of Insurance Policies in favor of the Bank

Annual Regular Credit File Fees

- Due to market lending instability, credit files fees are being handled and charged yearly on case by case basis.

Arrangement fees charged once upon the Disbursement of the Funds

- On case by case basis.

All terms and conditions including debit rate of interest and commission on the highest debit balance vary depending on the risk, type of loan, the tenor, the amount and the guarantee provided.

The information stated in the Offer Letter supersedes all information stated in the Key Facts Statement.

Key Risks Associated with this Product/Service

- Default Risk leading to a decrease in client's rating impacting his reputation and relationship
- Deterioration of the value of the collateral
- Increase in facilities interest rates if indexed

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.