

Product/Service

Product/Service Name: E-Bemo Internet Banking Service

Product/Service Description: The Internet Banking service enables the client to communicate online with the Bank for the purpose of operating his/her accounts and conducting banking transactions.

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. The Declaration of Acknowledgment and Approval of the General Conditions.
3. E-Bemo Internet Banking Services Terms & Conditions.
4. Internet Banking Service Notification, Identification and Services Form.
5. Terms and Conditions published on the Bank's website www.bemobank.com under "Client Platform" section.

Product/Service Key Features
Main Characteristics

- Easy access through the Bank's website or via any internet browser
- Secure connection

Features and Services

The Internet Banking service "e-Bemo" offers clients the following features:

- Client profile Management: includes security features (Change login passwords, edit profile, notification settings, and login history).
- Real-time accounts balances & transactions: the clients can view the summary of accounts, and list of transactions processed over the past year.
- Real-time Cards information: allows the clients to view the limits, balances & transactions related to their cards.
- Requests: includes request to issue a checkbook, request to issue a statement of account, and the "Documents download" feature where the clients can access documents and forms shared by the Bank.
- Trade Finance services: allows the clients to request the opening of a Letter of Credit, the amendment of a Letter of Credit, and to track the status of the outstanding Letter of Credit.
- Transfers: allows the clients to carry out internal transfers between own accounts or other accounts held at the Bank or external transfers to accounts opened at any bank in Lebanon or abroad.
- Message Box: allows the clients to send/receive messages to/from the Bank in a secure way.

Fees & Commissions

Kindly refer to the Bank's Terms and Conditions, published on the Bank's website www.bemobank.com under "Client Platform" section, for fees applied on the transactions requested through e-Bemo.

Key Risks Associated with this Product/Service

Kindly refer to the "General Information Security Guidelines Brochure" and "Cybercrime Quick Reference" published on the Bank's website under "Client Platform" section. These guidelines help minimizing the risk of using online services and protecting your information and assets.

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.