

Product/Service

Product/Service Name: Apesia Virtual Desk – Free and Reduced Terms & Conditions

Product/Service Description: This product allows Apesia Virtual Desk clients to benefit from products and services at free / reduced cost, such as Fresh Funds Cheque book, Visa Fresh Funds Card, Pick Up & Delivery Service, and Safe Deposit Box.

Offering Documents

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

- General Conditions for the Opening of a Unilateral Overdraft Current Account and Investment and Management of Assets with Non-Discretionary Powers.
- Payment Card's Terms & Conditions printed at the back of the Payment Card Application.

Product/Service Key Features

Main Characteristics

- Margin covering 100% visa card monthly ceiling.

Features and Services

- Clients have access to their Fresh Foreign Funds while being in Lebanon or abroad.

Fees & Commissions

- Safe Deposit Box: a discount of 10% on initial price.
- All other products & services: Free / Reduced cost.

Eligibility

Clients of Apesia Virtual Desk are eligible, noting that Banque BEMO reserves the right at its sole discretion and without prior notice, to modify the terms and conditions of the product/service and/or to cancel the product/service.

Key Risks Associated with this Product/Service

Fraud Risk: Cardholders can mitigate the fraud risk by checking their SMS alerts and their account frequently to ensure constant awareness in case there are any suspicious or unknown transactions or activities. **The Clients remain liable for all charges and expenses incurred until the Bank is duly notified of the loss or theft of their cards.**

Chargeback Request: A Chargeback Request occurs when a transaction is contested by the Cardholders. Since the Bank provides customers with monthly Card's statement, the Cardholders must verify that all transactions stated are genuine and accepted. **Any claim should be made in a maximum period of 45 days from the transaction date.**

Notes

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