KEY FACTS STATEMENT
APESIA VIRTUAL DESK
FRESH DEPOSITS PROGRAM

Product/Service

Product/Service Name: Apesia Virtual Desk – Fresh Deposits Program

Product/Service Description: The Fresh deposit is a product with credit interests in Fresh Funds disbursed on monthly or quarterly basis.

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.
- Letter of Allocation.

Product/Service Key Features

Main Characteristics

- Base currency: LBP & USD & EUR
- Tenor: Up to 18 months

Features and Services

- Clients can benefit from interest income in Fresh Funds paid on quarterly basis.
- The Fresh Deposits Program can be terminated at the end of each quarter, subject to reduced credit interest rate, provided clients inform the Bank of their wish to terminate the program at least 10 days before the end of the coming quarter.

Fees & Commissions

Please refer to the Standard Terms and Conditions published on the Bank's website, under the Client's Platform section.

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

Clients have to inform their Relationship Manager at least 10 days prior to the deposit maturity date about the new conditions to be applied (i.e. new amount to be blocked, tenor, etc.). Otherwise, the Bank has the right to renew the deposit amount automatically at the prevailing credit interest rate.

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.

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