

Dear Valued Clients,

Banque BEMO is pleased to announce the launching of two innovative programs aiming at further putting the clients at the center of its business activities:

1- Operations Quality Performance Program

In its pursue of Operational Excellence, Banque BEMO introduced the "*Operations Quality Performance Program*" that implies working together with the clients towards delivering an outstanding quality.

The program provides Corporate Clients with guidance to ensure outstanding quality and completeness of their Commercial Orders specifically the Import Letters of Credit and/or Outgoing Payments. Therefore, a document detailing the guidelines* to be followed is remitted to the Corporate clients to assist them in providing complete and appropriate information and help them reach the highest levels of Operations Quality.

Banque BEMO will evaluate the clients' operational efficiency in adherence with the directives described in these guidelines.

Subsequently, the Bank will remit to clients a quality report that summarizes the Operations quality performance related to their previous year's orders.

The Corporate clients with high level of operational efficiency will receive an **Award Certificate** in recognition of their efforts to provide complete information and ensure smooth processes' handling.

Clients with an exceptional Operations quality performance will be rewarded with a **Trophy** - the highest BEMO's award recognition.

2- BEMO Incentive Program

In its continuous endeavor to offer clients a differentiated and unique experience, Banque BEMO puts at the disposal of the Corporate clients an incentive program* "*BEMO Incentive Program*".

The program aims to value clients for the large volume of transactions performed with the Bank. This special reward program is offered in form of cash back refund on commissions paid under Transfers and Trade Finance activities.

The refund is paid in US Dollars at the end of each year for the business conducted during the year.

**The Relationship Managers and the Operations team are ready to provide you with the "Operations Formatting Guidelines" and "BEMO Incentive Pricing" documents and the needed assistance to help you reach the highest levels of operations quality and performance.*