



## Terms and Conditions

Dear Valued Clients,

Banque BEMO is pleased to put at your disposal the updated document listing the standard fees and charges applied on various banking operations whereby the Bank reserves the right to modify them at its sole discretion. Errors &/or omissions are excepted.

Sincerely yours,  
Banque BEMO SAL

Documentary Credits - Import	Currency USD or c/v	Conditions	
Opening of Letters of Credit, extension and or increase of amount	USD	3% p.q or part thereof (or per indivisible quarter) Minimum	100
Amendment commission (unless increase or extension of the LC)	USD		50
Acceptance or undertaking to pay on a deferred payment <i>Plus Swift &amp; Courier fees where applicable.</i>	USD	3% p.a. Minimum	150

Documentary Credits - Export	Currency USD or c/v	Conditions	
Advising Commission, extension and or increase of amount	USD	2% Minimum Maximum	100 1,000
Amendment commission (unless increase or extension of the LC)	USD		75
Payment Commission	USD	2% per amount of documents Minimum	150
Confirmation Commission	USD	By arrangement (or subject to general market conditions) Minimum	150
Deferred payment acceptance	USD	By arrangement (or subject to general market conditions) Minimum	150
Handling fees <i>Plus Swift &amp; Courier fees where applicable</i>	USD		100

Documentary Collections - Import	Currency USD or c/v	Conditions	
Import collection commission	USD	2% Per amount of documents Minimum	150
Aval commission	USD	3% p.a. Minimum	150
Unpaid returned documentary collection - on top of courier fees and correspondent charges <i>Plus Swift &amp; Courier fees where applicable</i>	USD		150

STANDARD TERMS AND CONDITIONS

Documentary Collections - Export	Currency USD or c/v	Conditions	
Collection commission (Against payment)	USD	2‰ per amount of documents Minimum	150
Collection commission (Free of Payment)	USD		150
Unpaid returned documentary collection - on top of courier fees and correspondent charges	USD	Flat commission	150
Amendment commission <i>Plus Swift &amp; Courier fees where applicable</i>	USD	Flat commission	50
Letters of Guarantee & Standby Letter of Credit	Currency USD or c/v	Conditions	
Financial Guarantees - Standby LC	USD	3% p.a. Minimum	150
Bid Bond Guarantees	USD	2% p.a. Minimum	100
Performance Guarantees	USD	3% p.a. Minimum	150
Advance Payment Guarantee	USD	3% p.a. Minimum	150
Maritime Letters of Guarantee	USD	Per month	75
Mobile phone Guarantee	USD		50
Amendment (unless increase or extension of LG or Standby LC) <i>Plus Swift &amp; Courier fees where applicable</i>	USD		50
General	Currency	Conditions	
Service Charges - Miscellaneous/exceptional	USD		100
<p>Errors &amp;/or omissions excepted. The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.</p>			

Incoming Transfers	Currency	Conditions	Value Date
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Incoming Transfers	LBP USD	10,000 7	+2 working Days
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Repair Fees	LBP USD	38,000 25	
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Outgoing Transfers	Currency	Conditions	Value Date
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Local Transfer	LBP USD	15,000 10	
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Transfer Abroad	USD	35	
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EDD - Extended Due Diligence Review: Handling; investigation.	LBP USD	150,000 100	
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Amendment, cancellation, inquiry.	LBP USD	150,000 100	
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Domiciliation	Currency	Conditions	Value Date
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Utility bills - Mobile lines	USD	3	
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Utility bills - Fixed landlines	LBP	3,000	
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Utility bills - Electricity	LBP	5,000	
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Other bills, Internet bills, Insurance	USD	3	
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Settlement of Mécanique fees	LBP	10,000	
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Settlement of Taxes / VAT	LBP	5,000 + 1,000 stamp	
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Cheques	Currency	Conditions	Value Date
<b>Cheques Drawn on BEMO</b>		No Commission	
<b>Cheques Collection - Clearing</b>			
	LBP	1,000	3 Working days
	USD	0.70	4 Working days
	EUR	0.60	4 Working days
	GBP	0.60	4 Working days
<b>Cheques Collection - Local collection outside BDL clearing</b>			
Commission	LBP	30,000	
Cheque Collection Locally - Courier Fees	LBP	30,000	
<b>Cheques Collection - Collection Outside Lebanon</b>			
	USD	120	On final collection basis
Courier Fees	USD	50	
<b>Certified Cheques</b> <i>(Restricted to public or public related sectors)</i>	LBP	8,000	
Banker's Cheque Issuance	LBP	8,000	
	USD	5	
Cheques Returned Unpaid - Local	LBP	8,000	
	USD	5	
Cheques Returned Unpaid - Outside Lebanon	USD	15	
Courier Fees	USD	50	
Stop Payment Of Cheque	LBP	15,000	
	USD	10	
Cost of Checkbook	LBP	10,000	
	USD	7	
Loss of Checkbook	LBP	37,500	
	USD	25	
<b>Fees on Fixed Term Deposit Contract</b>	LBP	7,500	
	USD	5	
<b>Cash Deposit Operations</b>	USD	2.25%	2 working days
	EUR	2.25%	2 working days
	LBP	-	1 working day
<b>Reference Letters without engagement</b>	LBP	15,000	
	USD	10	

Customers Accounts	Currency	Conditions USD or c/v	Value Date
<b>Safe Deposit Box</b>		Annual rental fees according to size	
<b>Highest Debit Balance commission</b>		1‰ per month	
<b>Fees on Statement of Account</b>	LBP	7,500	Per statement
	USD	5	Per statement
<b>Account Management Fees (Annual Basis)</b>	LBP	225,000	
	USD	150	
<b>Annual Maintenance Fees on Inactive Accounts</b>	LBP	225,000	
	USD	150	
<b>Annual Credit File Fees</b>			
Up to USD 100thd	USD	Minimum 200	
Between USD 100thd and USD 500thd	USD	0.75‰ Minimum 300	
Between USD 500thd and USD 1Mln	USD	0.7‰ Minimum 600	
Between USD 1Mln and USD 3Mln	USD	0.5‰ Minimum 1,000	
Between USD 3Mln and USD 5Mln	USD	0.4‰ Minimum 1,500	
Above USD 5 Mln	USD	0.35‰ Minimum 2,200 and Maximum 3,200	
<b>Arrangement Fees</b>	USD	0.5% Minimum 500	

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Payment Cards	Currency	Conditions
<b>Issuing (Yearly fees)</b>		
Visa Infinite	USD	250
Visa Infinite	EUR	200
Visa Platinum	USD	200
Visa Platinum	EUR	150
Visa Classic	USD	70
Card Replacement fees	USD/EUR	20
Card Re-issue fees	USD/EUR	20
Pin Re-issue fees	USD/EUR	15
<b>Prepaid cards</b>		
Issuing fees (one time fee)		
One Year Validity	USD	15
Three Years Validity	USD	30
Reload fees	USD	10
Balance Transfer fees	USD	10
<b>Card Account Fees</b>		
Statement fees (per month)	USD/EUR	1
SMS fees (per month)	USD/EUR	1
<b>Commissions on ATM withdrawals</b>		
Cash withdrawal from BEMO ATMs		No Commissions
Cash withdrawal from local ATMs	USD/EUR	3
Cash withdrawal from ATMs outside Lebanon	USD/EUR	5 + 1.5%
Foreign Exchange Fees	USD	3.5%
	EUR	4.5%
DCC - Dynamic Currency Conversion Fees	USD	3.5%
	EUR	4.5%
<b>CMO Mobile Services - Transaction Fees</b>		
Cash ATM Fees or P2P Fees	USD	1
<b>Cards issued by Bemo Europe</b>		
<b>Issuing Fees (annual fees) - Gold Cards</b>	EUR	250

Bills	Currency	Conditions
Bills to the order of the Bank / Discounted Bills		
Commissions		3% p.q
Fees per Bill	USD	2
	LBP	3,000
Unpaid Bills	USD	5 per Bill
	LBP	7,500 per Bill
Bills in Guarantee or for Collection	USD	2% Minimum 150 on schedule's amount
	USD	2 per Bill

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