

ACCOUNT MANAGEMENT

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ELECTRONIC BANKING

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2. E-BANKING | POINT COM[®]
3. SMS AND E-MAIL ALERT SERVICE | POINT INFO[®]
4. MOBILE BANKING | MY BF | MY LTBY BY BLF

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FISCAL STAMPS FOR ACCOUNT OPENINGS

1. CURRENT ACCOUNT OPENING: PHYSICAL PERSON (INDIVIDUAL OR JOINT) OR MORAL PERSON

FISCAL STAMPS FOR ACCOUNT OPENINGS - FINANCIAL TRANSACTIONS

1. CURRENT ACCOUNT OPENING: PHYSICAL PERSON (INDIVIDUAL OR JOINT) OR MORAL PERSON
2. ACCOUNT OPENING OF CASH COLLATERAL/OVERDRAFT FACILITIES: PHYSICAL PERSON (INDIVIDUAL) OR MORAL PERSON
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 - 2.2. *Overdrafts*
 - 2.3. *Short and Long-Term Loans (SLTL)*
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 - 3.2. *Documentary collection – Inward and Outward*
 - 3.3. *Letters of credit - Import*
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 - 3.5. *Letters of guarantee*

INSURANCE

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 - 1.1. *Bancassurance savings plans*
 - 1.2. *Life insurance plans*
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 - 1.1. *Equities*
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ACCOUNT MANAGEMENT

1. Current accounts

Standard accounts	Monthly fees per account
Creditor account without a checkbook and without an overdraft limit	USD 12 or LBP 180,000
Creditor account with a checkbook and/or with an overdraft limit	USD 12 or LBP 180,000
Sight account with facilities	USD 42 or LBP 700,000
Fresh account (individuals)	USD 5 or LBP 216,000
Fresh account (corporation)	USD 8 or LBP 336,000
	Fees
Opening of a new account	Local: USD 2 or LBP 90,000 Fresh: USD 1 or LBP 90,000
Accounts with salary domiciliation	Monthly fees per client
Creditor account without a checkbook and without an overdraft limit	USD 6 or LBP 90,000
Creditor account with a checkbook and/or with an overdraft limit	USD 6 or LBP 90,000
Fresh account with salary domiciliation	USD 5 or LBP 216,000

2. Savings accounts

	Fees
Savings account fees	USD 15 or LBP 225,000
Term deposit account or term savings account fees	LBP 90,000 upon interest payment

3. Packages

	Monthly fees per client
Lucky to be Young Package 0-14	Free
Lucky to be Young Package 14-18	USD 6 or LBP 90,000
Lucky to be Young Package 18-25	USD 12 or LBP 180,000
Multi Package	USD 24 or LBP 360,000
Multi Package with salary domiciliation	USD 12 or LBP 180,000
Wedding Package	Free
Expat Package	USD 21 or LBP 315,000
Pro Package	USD 45 or LBP 675,000
Pharmacist Package	Local: USD 21 or LBP 315,000 Fresh: USD 7 or LBP 630,000
Engineer Package	Fresh: USD 6 or LBP 540,000
	Fees
Package cancellation (Multi Package, Expat Package, Pro Package or Pharmacist Package)	Local: USD 1 or LBP 90,000 Fresh: USD 1 or LBP 90,000

4. Statements of account

	Fees
Digital	Free
Statement of account* and credit card statement retrieved from the branch: From 1 to 10 pages	Local: USD 25 or LBP 900,000 Fresh: USD 10 or LBP 900,000 Local: USD 6 or LBP 90,000 Fresh: USD 1 or LBP 90,000
Each additional page	Local: USD 6 or LBP 90,000 Fresh: USD 1 or LBP 90,000
Statement of account via SWIFT	USD 25 per month/per sequence or the c/v to be paid in the same currency (Fresh)

*Account Statement is charged per account / per sequence / per currency.

5. Other operations

	Fees
Loss of the passbook	USD 90 or LBP 1,350,000
Balance confirmation upon request	Local: USD 120 or LBP 1,800,000 Fresh: USD 20 or LBP 1,800,000

Retrieving a receipt upon request	Local: USD 30 or LBP 450,000 Fresh: USD 5 or LBP 450,000
Overdraft charges	1 per thousand of the highest overdraft during the month on overdraft accounts*
Account closure	Local: USD 18 or LBP 270,000 Fresh: USD 3 or LBP 270,000

**Except for corporate clients.*

6. Over-the-counter cash transactions

	Charges	Value date WD
Withdrawal in LBP (on a monthly cumulative basis): ≤ LBP 50 million > LBP 50 million	Free 1%	D-1 D-1
Withdrawal in foreign currency (on a monthly cumulative basis): ≤ USD 1,000 or the c/v USD 1,001 – USD 10,000 or the c/v > USD 10,000 or the c/v	Free 5 per thousand 1%	D-1 D-1 D-1
Deposit in LBP	Free	D+1
Deposit in foreign currency (on a monthly cumulative basis): ≤ USD 1,000 or the c/v USD 1,001 – USD 10,000 or the c/v USD 10,001 – USD 50,000 or the c/v USD 50,001 – USD 100,000 or the c/v > USD 100,000 or the c/v	Free 2 per thousand 3 per thousand 5 per thousand 1%	D+5

7. Exchange operations (Over The Counter or via E-banking | Point Com®)

	Charges	Fiscal stamps	Value date WD
Account to account under BDL Official Rate (same client)	0.5%	N/A	Debit D-1 Credit D+2

8. Domiciliation services

	Commissions
Domiciliation creation	Local: USD 18 or LBP 270,000 Fresh: USD 3 or LBP 270,000
Salary domiciliation	Free
Telephone bill (Ogero)	Local: LBP 100,000/bill Fresh: LBP 100,000/bill
Electricity bill (Électricité du Liban)	Local: LBP 180,000/bill Fresh: LBP 180,000/bill
Touch - Alfa bill	Local: USD 18 or LBP 250,000/bill Fresh: USD 3 or LBP 250,000/bill
Internet bill - Connect*	Local: USD 18 or LBP 180,000/bill Fresh: USD 2 or LBP 180,000/bill
Other bills	Local: USD 18 or LBP 180,000/bill Fresh: USD 2 or LBP 180,000/bill
Returned bills due to insufficient funds	Local: USD 30 or LBP 270,000/bill Fresh: USD 3 or LBP 270,000/bill

**Free upon salary domiciliation or with a Package.*

9. Miscellaneous

	Fees	Fiscal stamps
Car tax settlement	LBP 200,000	LBP 100,000
VAT / TAX settlement	Local: USD 60 or EUR 60 or LBP 1,000,000 + stamp fees: LBP 100,000 or c/v Fresh (exchange of USD): LBP 1,000,000 Fresh (LBP account): 2.5 per thousand + LBP 1,000,000 + stamp fees: LBP 100,000 Fresh (Foreign currency account): USD 40 or EUR 50	LBP 100,000

Miscellaneous certifications		
Banking certificate (standard)	Local: USD 120 or LBP 1,800,000 Fresh: USD 20 or LBP 1,800,000	LBP 200,000*
Bank certificate of financial capability (required for entrepreneurs)	Fresh: USD 150	LBP 200,000
Certificate of subscription to the company capital		LBP 100,000
Signature authentication	Local: USD 60 or LBP 900,000 Fresh: USD 10 or LBP 900,000	LBP 20,000
Signature specimen/modification	Local: USD 50 or LBP 900,000 Fresh: USD 10 or LBP 900,000	
Issuance of a certificate of deposit	LBP 3,700,000	
Collection of a certificate of deposit	LBP 900,000	
Stamp fees on banking transactions		Following tax legislation
<i>*Fiscal stamps are only applicable when the balance figures on the certificate.</i>		
Deceased client	Commissions	
Succession fees	Local: 1 per thousand, min. USD 200 or LBP 3,500,000 Fresh: 1 per thousand, min. USD 75 or LBP 3,500,000	
Fees of conveyance for succession	Local and Fresh LBP: ≤ LBP 20,000,000: LBP 1,500,000 LBP 20,000,000 – LBP 50,000,000: LBP 2,500,000 LBP 50,000,000 – LBP 250,000,000: LBP 4,000,000 LBP 250,000,000 – LBP 500,000,000: LBP 5,500,000 > LBP 500,000,000: 3% of the transfer amount, min. LBP 5,500,000 and max. LBP 12,000,000 Local USD: 3% of the transfer amount, min. USD 300 and max. USD 800 Fresh USD: 3% of the transfer amount, min. USD 150 and max. USD 500	
Others		
Fees of subscription and capital increase	Local: 3 per thousand, min. USD 250 or LBP 4,500,000 and max. USD 2,500 or LBP 45,000,000 Fresh: 3 per thousand, min. USD 250 or LBP 4,500,000 and max. USD 2,500 or LBP 45,000,000	
Fees on the extra copy requested by the client	Local: USD 30 or LBP 450,000 by copy Fresh: USD 5 or LBP 450,000 by copy	
Safe box rental	Fees	
Small size (Drawer: 5 cm)	Local: USD 900 or LBP 13,500,000/year Fresh: USD 150 or LBP 13,500,000/year	
Middle size (Drawer: 10 cm)	Local: USD 1,200 or LBP 18,000,000/year Fresh: USD 200 or LBP 18,000,000/year	
Large size (Drawer: 20 cm)	Local: USD 2,100 or LBP 31,500,000/year Fresh: USD 350 or LBP 31,500,000/year	
Mega size (Drawer: 45 cm)	Local: USD 2,700 or LBP 40,500,000/year Fresh: USD 450 or LBP 40,500,000/year	
Guarantee for safe box rental*	Local: USD 1,800 or LBP 27,000,000 Fresh: USD 300 or LBP 27,000,000	
<i>*In case of key restitution, the guarantee is refunded to the client.</i>		
<i>In case the safe box is forced (if the key is lost), the price varies depending on the bill presented by the company specialized in forcing the safe box.</i>		

ELECTRONIC BANKING
1. Call Center | Point Call®

	Fees
Subscription	Free (LBP 100,000 fiscal stamps paid once upon contract signature)

2. E-banking | Point Com®

	Fees
Subscription	Free (LBP 100,000 fiscal stamps paid once upon contract signature)
First Token device	Free
Additional Token device	Local: USD 120 or LBP 1,800,000 Fresh: USD 20 or LBP 1,800,000
Replacement Token device	Local: USD 120 or LBP 1,800,000 Fresh: USD 20 or LBP 1,800,000
E-mail alert after any transaction (mandatory)	Free
SMS alert after any transaction (optional)	Local: USD 6 or LBP 90,000 per month Fresh: USD 1 or LBP 90,000 per month (LBP 20,000 fiscal stamps paid once upon e-banking contract signature)
Available transactions	Same over-the-counter conditions apply
Changing the contract type	Local: USD 18 or LBP 270,000 Fresh: USD 3 or LBP 270,000
Changing the e-banking account for charges	Local: USD 18 or LBP 270,000 for the 1 st modification USD 5 or LBP 450,000 starting the 2 nd modification Fresh: USD 3 or LBP 270,000 for the 1 st modification USD 5 or LBP 450,000 starting the 2 nd modification
Requesting a new e-banking PIN	Local: USD 12 or LBP 180,000 Fresh: USD 2 or LBP 180,000
Changing the mobile number linked to the e-banking SMS OTP	Local: USD 18 or LBP 270,000 Fresh: USD 3 or LBP 270,000

3. SMS and e-mail alert service | Point Info®

	Fees
Mandatory Package	Free
Retail Advanced Package	USD 1 per month
Retail Premium Package	USD 1.5 per month
SME & Corporate Advanced Package	USD 2 per month
SME & Corporate Premium Package	USD 2.5 per month

4. Mobile Banking | My BLF | My LTBY by BLF

	Fees
Application download	Free

PAYMENT MEANS
1. Wire transfers
1.1. External incoming transfer

Amount in LBP	Commissions	Value Date WD
≤ LBP 500,000	Local: LBP 20,000 Fresh: LBP 20,000	D+2
LBP 500,001 – LBP 50,000,000	Local: LBP 100,000 Fresh: LBP 100,000	D+2
LBP 50,000,001 – LBP 500,000,000	Local: LBP 600,000 Fresh: LBP 600,000	D+2
> LBP 500,000,000	Local: LBP 1,100,000 Fresh: LBP 1,100,000	D+2
Amount in USD	Commissions	Value Date WD
≤ USD 1,000	Local: USD 15 Fresh: USD 5	D+2 or D+4
USD 1,001 – USD 5,000	Local: USD 30 Fresh: USD 10	D+2 or D+4
> USD 5,000	Local: USD 50 Fresh: USD 30	D+2 or D+4

1.2. Internal transfers

Conditions (Any amount)	Commissions	Fiscal stamps	Value date WD
Same currency, same client	Free	-	D
Same currency, different clients	Free	-	Debit D-1 Credit D+1
Different currency with exchange	Free	LBP 20,000	Debit D-1 Credit D+2

1.3. Outgoing transfers
a. Outgoing transfer inside Lebanon (Mode Share)*

Amount in LBP	Commissions	Value date WD
≤ LBP 100,000,000	Local: LBP 600,000 Fresh: LBP 600,000	D-1
> LBP 100,000,000	Local: LBP 1,000,000 Fresh: LBP 1,000,000	D-1
Amount in USD	Commissions	Value date WD
≤ USD 1,000	Local: USD 50 Fresh: USD 40	D-1
USD 1,001 – USD 5,000	Local: USD 50 Fresh: USD 50	D-1
USD 5,001 – USD 25,000	Local: USD 50 Fresh: USD 75	D-1
> USD 25,000	Local: USD 50 Fresh: USD 150	D-1

b. Outgoing transfer inside Lebanon (Mode OUR)*

Amount in LBP	Commissions	Value date WD
≤ LBP 100,000,000	Local: LBP 800,000 + beneficiary's bank fees Fresh: LBP 800,000 + beneficiary's bank fees	D-1
> LBP 100,000,000	Local: LBP 1,200,000 + beneficiary's bank fees Fresh: LBP 1,200,000 + beneficiary's bank fees	D-1
Amount in USD	Commissions	Value date WD
≤ USD 1,000	Local: USD 70 + beneficiary's bank fees Fresh: USD 60 + beneficiary's bank fees	D-1
USD 1,001 – USD 5,000	Local: USD 70 + beneficiary's bank fees Fresh: USD 70 + beneficiary's bank fees	D-1
USD 5,001 – USD 25,000	Local: USD 70 + beneficiary's bank fees Fresh: USD 95 + beneficiary's bank fees	D-1
> USD 25,000	Local: USD 70 + beneficiary's bank fees Fresh: USD 170 + beneficiary's bank fees	D-1

c. Outgoing transfer outside Lebanon (Mode Share)*

Amount	Commissions	Value date WD
≤ USD 1,000	Local: USD 200 Fresh: USD 40	D-1
USD 1,001 – USD 5,000	Local: USD 250 Fresh: USD 50	D-1
USD 5,001 – USD 25,000	Local: USD 375 Fresh: USD 75	D-1
> USD 25,000	Local: USD 750 Fresh: USD 150	D-1
≤ EUR 1,000	Local: EUR 200 Fresh: EUR 40	D-1
EUR 1,001 – EUR 5,000	Local: EUR 250 Fresh: EUR 50	D-1
EUR 5,001 – EUR 25,000	Local: EUR 375 Fresh: EUR 75	D-1
> EUR 25,000	Local: EUR 750 Fresh: EUR 150	D-1
Any amount, in other currencies	Same as USD for subsections	D-1

d. Outgoing transfer outside Lebanon (Mode OUR)*

Amount	Commissions	Value date WD
≤ USD 1,000	Local: USD 300 + correspondent fees Fresh: USD 60 + correspondent fees	D-1
USD 1,001 – USD 5,000	Local: USD 350 + correspondent fees Fresh: USD 70 + correspondent fees	D-1
USD 5,001 – USD 25,000	Local: USD 475 + correspondent fees Fresh: USD 95 + correspondent fees	D-1
> USD 25,000	Local: USD 850 + correspondent fees Fresh: USD 170 + correspondent fees	D-1
≤ EUR 1,000	Local: EUR 300 + correspondent fees Fresh: EUR 60 + correspondent fees	D-1
EUR 1,001 – EUR 5,000	Local: EUR 350 + correspondent fees Fresh: EUR 70 + correspondent fees	D-1
EUR 5,001 – EUR 25,000	Local: EUR 475 + correspondent fees Fresh: EUR 95 + correspondent fees	D-1
> EUR 25,000	Local: EUR 850 + correspondent fees Fresh: EUR 170 + correspondent fees	D-1

e. Outgoing transfer outside Lebanon (Mode Guaranteed OUR)*

Amount	Commissions	Value date WD
≤ USD 1,000	Local: USD 400 Fresh: USD 80	D-1
USD 1,001 – USD 5,000	Local: USD 450 Fresh: USD 90	D-1
USD 5,001 – USD 25,000	Local: USD 575 Fresh: USD 115	D-1
> USD 25,000	Local: USD 950 Fresh: USD 190	D-1
≤ EUR 1,000	Local: EUR 400 Fresh: EUR 80	D-1
EUR 1,001 – EUR 5,000	Local: EUR 450 Fresh: EUR 90	D-1
EUR 5,001 – EUR 25,000	Local: EUR 575 Fresh: EUR 115	D-1
> EUR 25,000	Local: EUR 950 Fresh: EUR 190	D-1

Fees should be debited from the clients' Fresh foreign currency accounts. If the client has no Fresh account, whenever the transfer is made from a local account, fees in local USD and EUR are applied.

**Mode Share: The ordering customer bears only the fees and charges of his bank.*

Mode Our: The ordering customer bears the fees and charges of his bank as well as the fees of the correspondent bank.

Mode Guaranteed Our: The ordering customer bears the fees of his bank as well as those of the correspondent bank and the beneficiary's bank.

Correspondent fees: Imposed by BLF correspondent banks as well as the correspondents of the beneficiary's bank. These fees are variable according to the amount, transfer destination and the number of correspondent banks.

1.4. Other transfers

	Commissions/Fees	Value date WD
Order to cover an overdraft balance		
Without exchange	Free	Debit D Credit D
With exchange	Free	Debit D-1 Credit D+2
Permanent transfer order		
Without exchange	Free	Debit D Credit D
With exchange	Free	Debit D-1 Credit D+2
Incomplete incoming transfer	Local: USD 150 or LBP 2,250,000 Fresh: USD 25 or LBP 2,250,000	-
Initiation of a permanent transfer order inside BLF	Local: USD 30 or LBP 450,000 Fresh: USD 5 or LBP 450,000	-
Initiation of a permanent transfer order outside BLF	Local: USD 30 or LBP 450,000 Fresh: USD 5 or LBP 450,000	-
Complaint via Swift	Local: USD 60 or LBP 900,000 + correspondent fees Fresh: USD 10 or LBP 900,000 + correspondent fees	-
Purpl Transfer	0 – USD 100 : USD 2 USD 101 – USD 200: USD 3 USD 201 – USD 250 : USD 4 USD 251 – USD 300 : USD 5 USD 301 – USD 400 : USD 6 USD 401 – USD 500 : USD 8 USD 501 – USD 600: USD 9	-

2. Checks
2.1. Check issuance

	Fees	Value date WD
Check issuance drawn on BDL or on the same local bank	Local: USD 60 or EUR 60 or LBP 1,000,000 Fresh (exchange of USD): LBP 1,000,000 Fresh (LBP account): 2.5 per thousand + LBP 1,000,000 Fresh (Foreign currency account): USD 40	
Check certification	Local: USD 40 or LBP 540,000/check Fresh: USD 6 or LBP 540,000/check	D-1
Checkbook issuance (Local 25 checks Fresh 10 checks or 25 checks)	Local: USD 42 or LBP 900,000 Fresh: USD 10 or LBP 900,000 (10 checks) USD 20 or LBP 1,800,000 (25 checks)	-
Check issuance drawn on the correspondent bank abroad	USD 60 + correspondent fees to be paid in Fresh USD	

2.2. Checks for collection drawn on BLF (Local + Fresh checks)

	Amount	Fees	Value date WD
Collected over the counter in LBP	Any amount	Free	D-1
Deposited in the account	Any amount	Free	Debit D-1 Credit D+1

2.3. Checks for collection drawn on other local banks

	Fees	Value date WD
Cleared in Lebanon in LBP	Local: LBP 270,000/check Fresh: LBP 450,000/check	D+3
Cleared in Lebanon in foreign currency	Local: USD 20 or EUR 20 Fresh: USD 5	D+6 D+4
Outside clearance in LBP (all regions except BDL Bekfaya, Baalbeck and Aley)	LBP 270,000 (+ LBP 50,000)	D+7
Outside clearance in LBP (BDL Bekfaya, Baalbeck and Aley)	LBP 270,000 (+ LBP 100,000)	D+7

2.4. Other check fees

	Commissions/Fees
Stop payment in LBP	Local: LBP 900,000 + stamp LBP 200,000 Fresh: LBP 900,000 + stamp LBP 200,000
Stop payment in foreign currency	Local: USD 90 + stamp LBP 200,000 Fresh: USD 10 + stamp LBP 200,000

Check in LBP returned by clearance	Local: LBP 900,000 Fresh: LBP 900,000
Check in foreign currency returned by the clearing house	Local: USD 60 Fresh: USD 10
Check drawn on BLF and returned unpaid with the mention "refer to the drawer"	Local: USD 120 or LBP 900,000 Fresh: USD 10 or LBP 900,000
Check drawn on BLF and returned unpaid for other reasons	Local: USD 60 or LBP 900,000 Fresh: USD 10 or LBP 900,000
Cancellation of a check drawn on BLF and returned unpaid for other reasons	Local: USD 60 or LBP 900,000 Fresh: USD 10 or LBP 900,000
Regularization of an unpaid check at the Central Bank of Lebanon	Local: USD 120 or LBP 900,000 Fresh: USD 10 or LBP 900,000
Insufficient funds	Local: USD 60 or LBP 900,000 Fresh: USD 10 or LBP 900,000

2.5. Checks for collection drawn on banks abroad

	Amount*	Commissions/Fees*
Check remittance	Any amount	Fresh: USD/EUR 20 or the c/v of USD 20 for other currencies to be paid in in the same currency
Check collection	≤ USD/EUR 50,000	Fresh: USD/EUR 30 or the c/v of USD 30 for other currencies + correspondent fees** to be paid in in the same currency
	> USD/EUR 50,000	Fresh: USD/EUR 55 or the c/v of USD 55 for other currencies + correspondent fees** to be paid in in the same currency
Any check returned by our correspondent		Fresh: USD 25 or the c/v to be paid in in the same currency

*In case of foreign currencies other than USD and EUR, the applied value will be the c/v in USD and debited from the Offshore account.

**Correspondent fees: charged by correspondent banks operating with BLF, and can vary depending on the amount and country.

BANK CARDS
1. Debit cards
1.1. Cash Cards and Internet Card

	Cash cards*		Internet Card
	Blue	Platinum	Internet
Subscription fees			
Annual fees	USD 8	USD 30	USD 20
Card replacement fees	USD 5	USD 10	N/A
New PIN code issuance fee		USD 5	N/A
Card services fees			
Point SMS* monthly fees (mandatory)	USD 1	Free	USD 1
VIP Priority Pass (optional)	N/A	USD 50/year + visit fees: USD 32/person/visit	N/A
ATM cash withdrawal fees			
Fees / Value WD			
BLF ATM			
Withdrawal in LBP (on a monthly cumulative basis):		D-1	N/A
≤ LBP 50 million		Free	
> LBP 50 million		1%	
Withdrawal in USD (on a monthly cumulative basis):		D-1	
≤ USD 1,000		Free	
USD 1,001 – USD 10,000		5 per thousand	
> USD 10,000		1%	
Deposit in LBP		Free/D	
Deposit in USD (on a monthly cumulative basis):		D+1	
≤ USD 1,000		Free	
USD 1,001 – USD 10,000		2 per thousand	
USD 10,001 – USD 50,000		3 per thousand	
USD 50,001 – USD 100,000		5 per thousand	
> USD 100,000		1%	
SGBL ATM		USD 1	
Other ATMs in Lebanon or abroad		1.5%, min. USD 5	

*Fees are debited in the currency of the account (USD or LBP).

1.2. Debit cards

	Debit cards in USD, LBP and EUR				
	Blue	Earth Platinum	Gold	Platinum	Infinite
Subscription fees					
Annual fees	USD 30 or the c/v in LBP	USD 60 or the c/v in LBP	USD 100 or the c/v in LBP or EUR 150	USD 150 or the c/v in LBP	USD 250 or the c/v in LBP
Card replacement fees	USD 20 or the c/v in LBP	USD 20 or the c/v in LBP	USD 30 or the c/v in LBP or EUR 30	USD 40 or the c/v in LBP	USD 50 or the c/v in LBP
New PIN code issuance fee	USD 5 or the c/v in LBP or EUR 5				
Card services fees					
Point SMS* monthly fees (mandatory)	USD 1 or the c/v in LBP or EUR 1			Free	
VIP Priority Pass (optional)	USD 50/year + visit fees: USD 32/person/visit				

Lounge Access	N/A	Unlimited free access to 25 airport lounges, by downloading the MasterCard Travel Pass app	N/A	6 complimentary visits per year to 25 airport lounges by downloading the Visa Airport Companion App (guests are charged USD 32 per visit)	Unlimited lounge access to the cardholder + 1 complimentary guest visit to more than 1,200 international airport lounges by downloading the Visa Airport Companion App*
ATM cash withdrawal fees					
BLF ATM	5‰, min. USD 1 or EUR 1				
SGBL ATM	USD 1				
Other ATMs in Lebanon or abroad	1.5%, min. USD 5 or EUR 5				
*Provided that they have used their card abroad' before their flights in order to have Lounge access (minimum 10 days in advance). In the event that the customer does not meet this eligibility condition, they are entitled to only 1 free visit per year. (According to the conditions specified in the VAC app)					

2. Credit cards (Revolving* and Charge)**

	Credit cards in USD, LBP and EUR				
	Blue	Earth Platinum	Gold	Platinum	Infinite
Subscription fees					
Annual fees	USD 30 or the c/v in LBP	USD 60 or the c/v in LBP	USD 100 or the c/v in LBP or EUR 150	USD 150 or the c/v in LBP	USD 250
Card replacement fees	USD 20 or the c/v in LBP	USD 20 or the c/v in LBP	USD 30 or the c/v in LBP or EUR 30	USD 40 or the c/v in LBP	USD 50
New PIN code issuance fee	USD 5 or the c/v in LBP or EUR 5				
Card services fees					
Point SMS [®] monthly fees (mandatory)	USD 1 or the c/v in LBP or EUR 1			Free	
VIP Priority Pass (optional)	USD 50/year + visit fees: USD 32/person/visit				
Lounge Access	N/A	Unlimited free access to 25 airport lounges, by downloading the MasterCard Travel Pass app	N/A	6 complimentary visits per year to 25 airport lounges by downloading the Visa Airport Companion App (guests are charged USD 32 per visit)	Unlimited lounge access to the cardholder + 1 complimentary guest visit to more than 1,200 international airport lounges by downloading the Visa Airport Companion App***
ATM cash withdrawal fees					
BLF ATM	5‰, min USD 1 or EUR 1				
Other ATMs in Lebanon or abroad	1.5%, min. USD 5 or EUR 5				
Cards usage for purchases and withdrawal					
Interest rate on purchases	USD/EUR cards: 21% - LBP cards: 24%				
Interest rate on withdrawals	USD/EUR cards: 24% - LBP cards: 30%				
Other fees					
Late payment fee	USD 15 or EUR 15 or the c/v in LBP				
Overdraft fee	USD 20 or EUR 20 or the c/v in LBP				
Card statement sent by email	Free				
* Reimbursement of 5%, 10% and 20% of the amount spent at the end of the cycle. **Total reimbursement of the spent amount at each end of the cycle (monthly cycle for settlement: the 25 th of the month + 10 days grace period). ***Provided that they have used their card abroad before their flights in order to have Lounge access (minimum 10 days in advance). In the event that the customer does not meet this eligibility condition, they are entitled to only 1 free visit per year. (According to the conditions specified in the VAC app).					

3. Air France KLM – Banque Libano-Française Visa cards

	Debit Platinum USD	Visa Platinum USD/EUR Revolving*/Charge**	Visa Signature USD Revolving/Charge
Subscription fees			
Annual fees	USD 125	USD 175 or EUR 175	USD 350
Card replacement fees	USD 40	USD 40 or EUR 40	USD 50
New PIN code issuance fee	USD 5 or EUR 5		
Card services fees			
Point SMS® monthly fees (mandatory)	USD 1 or EUR 1		
VIP Priority Pass (optional)	USD 50/year + visit fees: USD 32/person/visit		
Lounge Access	6 complimentary visits per year to 25 airport lounges by downloading the Visa Airport Companion App (guests are charged USD 32 per visit)	12 complimentary lounge access to the cardholder to more than 1,200 international airport lounges by downloading the Visa Airport Companion App. (guests are charged USD 32 per visit) ***	
ATM cash withdrawal fees			
BLF ATM	Withdrawal in USD (on a monthly cumulative basis): ≤ USD 1,000 D-1 Free USD 1,001 – USD 10,000 5‰ > USD 10,000 1%	5‰, min USD 1 or EUR 1	
Other ATMs in Lebanon or abroad	1.5% min. USD 5 or 1.5% min. EUR 5		
Cards usage for purchases and withdrawal			
Interest rate on purchases	N/A	21%	
Interest rate on withdrawals	N/A	24%	
Other fees			
Late payment fee	N/A	USD 15 or EUR 15	
Overdraft fee	N/A	USD 20 or EUR 20	
Card statement sent by email	N/A	Free	
* Reimbursement of 5%, 10% and 20% of the amount spent at the end of the cycle.			
** Total reimbursement of the spent amount at each end of the cycle (monthly cycle for settlement: the 25 th of the month + 10 days grace period).			
*** Provided that they have used their card abroad' before their flights in order to have Lounge access (minimum 10 days in advance). In the event that the customer does not meet this eligibility condition, they are entitled to only 1 free visit per year. (According to the conditions specified in the VAC app)			

Cross border fees:

2% min \$/€ 0.75 on each withdrawal and/or purchase transaction (in points of sale and online) made outside of Lebanon, in same currency.

Forex fees:

4% on each withdrawal and/or purchase transaction (in points of sale and online), made in different currency.

4. ATM services on ATM Point Cash*
4.1. ATM cash deposit

	Fees	Value date WD
Deposit in LBP	Free	D
Deposit in USD	Free	D+1
≤ USD 1,000		
USD 1,001 – USD 10,000	2 per thousand	
USD 10,001 – USD 50,000	3 per thousand	
USD 50,001 – USD 100,000	5 per thousand	
> USD 100,000	1%	

4.2. ATM check deposit

	Fees	Value date WD
BLF check deposited in the account	Free	Debit D-1 Credit D+1
Non BLF check cleared in Lebanon in LBP	Local: LBP 270,000 Fresh: LBP 270,000	Processing date + 3D
Non BLF check cleared in Lebanon in USD	Local: USD 20 or EUR 20 Fresh: USD 3 or EUR 3	Processing date + 4D

4.3. Other ATM services

	Conditions	Fees	Commissions	Value date WD
Transfer	Same client, same currency	Free	Free	D
	Same client, different currency	Free	Free	Debit D Credit D+2
	Exchange under BDL Circular 151	Free	Free	Debit D-1 Credit D-1
	To a BLF beneficiary, different currency*	Free	Free	Debit D Credit D+2
Alfa - Touch recharge		-	Free	D

*To be available on all ATMs soon.

5. POS Acquiring

	Fees
Visa/MasterCard local transactions	POS: 2.5% E-commerce: 3.5%
Visa/MasterCard international transactions	POS: 3.5% E-commerce: 3.5%

6. Visa+ charges

Sending & Top Up	Commission
Transfer between BLF clients	Free of charge
Local transfer BLF/Non BLF	0.5% min \$1
International transfer BLF/Non BLF	1% min \$3
FX markup in case of currency conversion	1%

FISCAL STAMPS FOR ACCOUNT OPENINGS
1. Current account opening: physical person (individual or joint) or moral person

	Fiscal stamps*
	Current account
BLF account opening contract**	LBP 100,000
Request to open a joint account	LBP 100,000
Subscription to the Call Center service	LBP 100,000
Subscription to the e-banking service without SMS option	LBP 20,000
Subscription to the e-banking service with SMS option	LBP 20,000
General conditions for bank cards	LBP 100,000

*Except for the Pro Package and Pharmacist Package.

**Subscription fees for the Call Center, e-banking and bank cards depend on the choice of opening a current account or a Package.

FISCAL STAMPS FOR ACCOUNT OPENINGS - FINANCIAL TRANSACTIONS
1. Current account opening: physical person (individual or joint) or moral person

	Fiscal stamps
BLF account opening contract	LBP 100,000
Signature authentication/certification	LBP 20,000

2. Account opening of cash collateral/overdraft facilities: physical person (individual) or moral person

	Fiscal stamps
BLF account opening contract	LBP 100,000
Deed of general charge	LBP 200,000
Deed of account charge	LBP 200,000
General conditions for loans	LBP 200,000
Recognition of the client's authorized loans	LBP 100,000/line/year

3. Account opening of cash collateral/overdraft facilities: physical person (joint account and company)

	Fiscal stamps
Joint account	
BLF account opening contract	LBP 100,000
Company account	
BLF account opening contract	LBP 100,000
General conditions for loans	LBP 200,000
Deed of general charge	LBP 200,000
Recognition of the client's authorized loans	LBP 100,000/line/year
Company deed	LBP 200,000

4. Supplement

	Fiscal stamps
General banking proxy	LBP 200,000
Right to access	LBP 100,000

N.B.: fiscal stamps are dues imposed by the Ministry of Finance.

LOANS AND OVERDRAFTS
1. Retail loans/Loans to individuals

	File fees	Expert fees	Commissions	Fiscal stamps
Personal Loan	1% of the loan amount (min. USD 50)	-	Free	LBP 100,000/year
Personal Loan (targeted)	Free	-	Free	LBP 100,000/year
Car Loan	USD 250	-	Free	LBP 100,000/ year upon engagement letter
Subsidized Housing Loan USD/LBP	Free	USD 150	Free	LBP 100,000/year LBP 100,000 upon engagement letter
Non Subsidized (Standard) Housing Loan USD	1% of the loan amount (max. USD 750)	USD 150	Free	LBP 100,000 upon engagement letter
PCH Housing Loan (in collaboration with the Public Corporation for Housing)	1% of the loan amount	USD 150	Free	LBP 100,000 upon engagement letter
Housing Loan for ISF (Internal Security Forces)	Free	USD 150	Free	LBP 100,000 upon engagement letter
Military Housing Loan	Free	Free	Free	LBP 100,000 upon engagement letter
Renovation Housing Loan	1% of the loan amount (max. USD 750)	USD 150 + USD 100/report	Free	LBP 100,000/year
Subsidized/Non Subsidized Educational Loan for University Students	Free	-	Free	LBP 100,000/year

Educational Loan INSEAD MBA	1% of the loan amount (max. USD 150)	-	Free	LBP 100,000/year
Line of credit			Semi-annual fees	
Semi-annual renewal of a "Souplesse" line of credit			USD 8	
Semi-annual renewal of a "Confiance" line of credit			USD 25	
Semi-annual renewal of an "Optimum" line of credit			USD 50	
Others			Commissions/Fees	
Change of guarantee			USD 100	
Late payment of a Retail loan			USD 10 or the c/v Grace period: 5 days + 5% differential on the borrowing rate in force	
Formal notice			USD 30	
Penalty on the advanced total or partial reimbursement of the Personal, Educational and Car loans			0.5% of the cash amount X number of remaining years	
Penalty on the advanced total or partial reimbursement of Housing Loans coming from the loan transfer to another bank			BLF: 0.5% of the cash amount number of remaining years BDL: initial loan amount X 2% X number of elapsed years	
Penalty on the advanced total or partial reimbursement of Housing Loans coming from another source			BLF: 2% of the cash amount BDL: initial loan amount X 2% X number of elapsed years	
Mortgage release			LBP 375,000 or USD 25 if the initial release was issued within the last 24 months LBP 750,000 or USD 50 for order requests greater than 24 months	

2. Corporate / SMEs & Professionals loans

2.1. Kafalat loans

	Kafalat guarantee commissions	Delay penalties	Commissions on advanced payment	Documentation fiscal stamps	BDL commissions	Annual file fees
Kafalat Basic	2.5% of the value of Kafalat guarantee (Annual)	3% differential on the borrowing rate in force	-	3 per thousand of the value of Kafalat guarantee letter	-	Applied annual fees*
Kafalat Basic Delegation						
Kafalat Plus						
Kafalat Innovative						
Kafalat Start Up & Innovation						
Kafalat Trees						
Kafalat Small Agriculture						
Kafalat Efficiency						
Renewable Energy (personal use)	2%				0.4% of the loan amount	
Renewable Energy (commercial use)						
Others			Fees			
Late payment for SME loan			USD 50 or the c/v Grace period: 5 D + 2% in addition to the debit rate in force			
Formal notice			USD 40 for each formal notice sent			

2.2. Overdrafts

	Commissions on the highest overdraft	Delay penalties	File fees
SME overdraft	1 per thousand per month	-	Applied annual fees*
SME secured overdraft			
SME refinancing loan	1 per thousand per month	2% in addition to the debit rate in force	
Corporate overdraft	1 per thousand per month	-	
Corporate secured overdraft			
Corporate refinancing loan	1 per thousand per month	2% in addition to the debit rate in force	

2.3. Short and Long-Term Loans (SLTL)

	Commissions	Delay penalties	Commissions on advanced payment	Documentation fiscal stamps	File fees
SLTL BLF LBP/foreign currencies	1 per thousand per month on the balance of the highest overdraft	2% per year	2% per year on the advanced loan payment	LBP 100,000 per year over the loan period	Applied annual fees*
SLTL BDL Circ. 313 LBP/foreign currencies	-		2% per year on the advanced loan payment		

Subsidized loans LBP	-	General Debit Rate (GDR)	+ BDL penalty		
Subsidized loans foreign currencies	-				
Green loans	0.4% of the loan amount				
Research & Development loans	-				
<i>*Refer to sections "Fiscal stamps for account openings".</i>					

3. Trade Finance Transactions

3.1. Bills		Commissions/Fees	
Collection commission per bill		Local: USD 30 or LBP 450,000	Fresh: USD 5 or LBP 450,000
Collection fees per batch		Local: USD 60 or LBP 900,000	Fresh: USD 10 or LBP 900,000
Fees per unpaid bill		Local: USD 42 or LBP 630,000	Fresh: USD 7 or LBP 630,000
3.2. Documentary collection – Inward and Outward* to be paid in the same currency (Fresh)		Commissions/Fees	
Free of payment		1 per thousand flat, min. USD 100	
Tracer		USD 15	
Amendment commission		USD 30	
Commission for payment (inward and outward/payment)		2 per thousand flat, min. USD 100	
Commission for acceptance (inward documentary collection/acceptance)		1 per thousand flat, min. USD 100	
Commission for payment (inward documentary collection/acceptance)		1 per thousand flat, min. USD 100	
Avalization commission and/or acceptance		0.75% per indivisible quarter, min. USD 100/quarter	
Unpaid collections inward fees		1 per thousand flat, min. USD 100	
Miscellaneous fees per file		USD 25	
SWIFT charges per page		USD 15	
3.3. Letters of credit - Import* to be paid in the same currency (Fresh)		Commissions/Fees	
Issuance commission		3 per thousand per indivisible quarter, min. USD 100	
Extension/increase commission		3 per thousand per indivisible quarter, min. USD 100	
Amendment commission (excluding extension/increase)		USD 100	
Claim processing fees per presentation		USD 25	
Bill of lading endorsement fees		USD 75	
Acceptance/Deferred payment commission		0.75% per indivisible quarter, min. USD 100	
Miscellaneous fees per file		USD 25	
Cancellation fees		USD 50	
SWIFT charges per page		USD 15	
3.4. Letters of credit - Export* (BDL and other) to be paid in the same currency (Fresh)		Commissions/Fees	
Notification commission		Local: 1.25 per thousand flat, min. USD 200, max. USD 1,000 Fresh: 1.25 per thousand flat, min. USD 100, max. USD 500	
Miscellaneous fees per file		Local: USD 50 Fresh: USD 25	
Claim processing fees per presentation		Local: USD 50 Fresh: USD 25	
Discrepancy fees per discrepant presentation		Local: USD 200 Fresh: USD 100	
Confirmation commission		Local: 0.75% per indivisible quarter, min. USD 200 Fresh: 0.75% per indivisible quarter, min. USD 100	
Extension/Increase commission (if credit is confirmed)		Local: 0.75% per indivisible quarter, min. USD 200 Fresh: 0.75% per indivisible quarter, min. USD 100	
Increase commission (if credit is not confirmed)		Same rate as issuance commission	
Amendment commission (excluding extension/increase)		Local: USD 200 Fresh: USD 100	
Cancellation fees		Local: USD 100 Fresh: USD 50	

Transfer commission	Local: 3 per thousand flat, min. USD 400 Fresh: 3 per thousand flat, min. USD 200
Payment commission	Local: 1 per thousand flat, min. USD 200 Fresh: 1 per thousand flat, min. USD 100
Acceptance/Deferred payment commission	Local: 0.75% per indivisible quarter, min. USD 200 Fresh: 0.75% per indivisible quarter, min. USD 100
SWIFT charges per page	USD 15 Fresh
<i>* Fees are debited from the Offshore account in USD</i>	
3.5. International letter of guarantee to be paid in foreign currency (Fresh)	Commissions/Fees
Issuance commission:	
. for tender or bid guarantees	0.50% per indivisible quarter, min. USD 150
. for financial/payment guarantees	1% per indivisible quarter, min. USD 150
. for all other types of guarantee	0.75% per indivisible quarter, min. USD 150
. for shipping guarantee related to an L/C	USD 75 or the c/v
. for shipping guarantee related to a documentary collection	USD 75 or the c/v
Amendment commission (excluding extension/increase)	USD 50
Extension/increase commission	Same rate as issuance commission
SWIFT charges per page	USD 15
Cancellation fees	USD 50
Miscellaneous fees per file	USD 25
Fiscal stamps Bid bond guarantee	LBP 200,000
Fiscal stamps for all other types of guarantees	4 per thousand
Fiscal for L/G request issuance	LBP 100,000
Payment commission per claim	USD 50
Courier charges	USD 10 inside Lebanon - USD 45 Fresh outside Lebanon
3.6 Local letter of guarantee	
Local guarantees in foreign currencies	Commissions/Fees
Issuance commission on local guarantees in foreign currencies:	
. for tender or bid guarantees	Amount < USD 5,000 or c/v: 4%/year, min. USD 500/year or c/v Amount ≥ USD 5,000 or c/v: 4%/year, min. USD 800/year or c/v
. for financial/payment guarantees	
. for all other types of guarantee	
Amendment commission (excluding extension/increase)	USD 100 or c/v
SWIFT fees per page	USD 30 or c/v
Cancellation fees	USD 300 or c/v
Miscellaneous fees per file	USD 150 or c/v
Mobile phone provisioned letter of guarantee	USD 150/year
Mobile phone non-provisioned letter of guarantee	USD 200/year
Local guarantees in LBP	Commissions/Fees
Issuance commission on local guarantees in LBP:	
. Amount < LBP 1,500,000	4%/year, min. LBP 600,000/year
. LBP 1,500,000 ≥ Amount < LBP 5,000,000	4%/year, min. LBP 1,000,000/year
. LBP 5,000,000 ≥ Amount < LBP 20,000,000	4%/year, min. LBP 2,000,000/year
. LBP 20,000,000 ≥ Amount < LBP 100,000,000	4%/year, min. LBP 4,000,000/year
. Amount ≥ LBP 100,000,000	4%/year, min. LBP 10,000,000/year
Cancellation fees	
. Amount < LBP 1,500,000	LBP 600,000
. LBP 1,500,000 ≥ Amount < LBP 5,000,000	LBP 1,000,000
. LBP 5,000,000 ≥ Amount < LBP 20,000,000	LBP 2,000,000
. LBP 20,000,000 ≥ Amount < LBP 100,000,000	LBP 4,000,000
. Amount ≥ LBP 100,000,000	LBP 10,000,000
Miscellaneous fees per file	LBP 200,000

c/v: counter value

WD: Working Day

D: Day

BDL: Banque Du Liban

Banque Libano-Française reserves the right to amend the above tariffs at any time, provided that clients are notified later.

INSURANCE
1. Life insurance
1.1. Bancassurance savings plans

	Policy issuance	Policy cancellation	Technical amendment*	Non-technical amendment**	Booster	Initial payment
Educational Savings Plan	USD 10	USD 25	USD 10	USD 5	Min. booster: USD 100. Fees: 2% on the paid amount	-
Retirement Savings Plan	USD 10	USD 25	USD 10	USD 5		-
Housing Savings Plan (youth)	USD 15	USD 50	USD 15	USD 5		USD 50
Housing Savings Plan (parents)						USD 100
*Modification of the premium amount, the duration, the payment frequency, the sum insured or the beneficiary in case of Educational Savings Plan and the Housing Savings Plan (parents). **Modification of the beneficiary.						
Contract Termination fees			Fees			
Educational Savings Plan	Penalty during the first 3 years respectively: 50%, 30% and 10% of the savings amount					
Retirement Savings Plan						
Housing Savings Plan (youth)						
Housing Savings Plan (parents)						
Others			Fees			
Request of a certified copy of the insurance policy contract			USD 10			
Request of a detailed statement of the insurance policy			USD 5			

1.2. Life insurance plans

	Policy issuance	Policy cancellation	Technical amendment*	Non-technical amendment**
Term Life Insurance Plan	USD 10	Free	USD 10 or the c/v	USD 5 or the c/v
Term Life Insurance Plan with Accidental Coverage	Free	Free	USD 2 or the c/v	USD 5 or the c/v
Key Person Insurance	USD 10	Free	USD 10 or the c/v	USD 5 or the c/v
*Modification of the insured sum and/or the payment frequency. **Modification of the client's address.				

2. Non-life insurance

	Policy issuance	Policy cancellation	Account number modification	Request of a certified copy
Home Insurance Plan			Free	
Office and/or Shop Insurance Plan			Free	
Insurance Plan of Payment Means			Free	
Income Compensation Insurance Plan			Free	
Travel Insurance Plan			Free	
<i>The first premium can be higher than the one mentioned in the contract, since during the collection of the first month, the settlement includes the premium of the previous month (proportionally as per the contract issuance date) as well as the premium of the ongoing month.</i>				

TRANSACTIONS ON FINANCIAL INSTRUMENTS
1. Commission schedule
1.1. Equities

Markets	Equities (price, amount or currency)	Commissions	Minimum
Lebanon	< USD 100,000	0.40%	USD 10
	USD 100,000 < x ≤ USD 1,000,000	0.25%	
	USD 1,000,000 < x ≤ USD 5,000,000	0.10%	
	> USD 5,000,000	0.01%	
Euro Zone	-	0.40%	EUR 35
Switzerland	-	0.40%	CHF 50
United Kingdom	in GBP	0.40%	GBP 30
	in USD	0.40%	USD 50
Sweden	-	0.40%	SEK 350
Norway	-	0.40%	NOK 300
Denmark	-	0.40%	DKK 300
United States	≤ USD 5	2 cents/share	USD 50
	> USD 5	0.40%	
Canada	≤ CAD 5	2 cents/share	CAD 50
	> CAD 5	0.40%	
Japan	-	0.50%	JPY 7,500
Singapore	-	0.50%	SGD 100
Hong Kong	-	0.50%	HKD 600
Australia	-	0.50%	AUD 100
Turkey	-	0.60%	TRY 300
Saudi Arabia	-	0.60%	SAR 275
Jordan	-	0.75%	JOD 55
Other countries (Mexico, South Africa, etc.)	Commissions may vary between 0.50% and 1.50%, with a minimum amount varying between USD 75 and USD 150 or the equivalent.		

1.2. Options on equities

Markets	Premium/share	Commissions (cent/share)	Minimum
Euro Zone	< 0,75	3	EUR 50
	0,75 ≤ x < 1,5	5	
	≥ 1,5	6	
Switzerland	< 0,75	3	CHF 50
	0,75 ≤ x < 1,5	5	
	≥ 1,5	6	
United Kingdom	-	1	GBP 50
United States	< 0,75	3	USD 50
	0,75 ≤ x < 1,5	5	
	≥ 1,5	6	

*Commissions may vary for options with lots' size below 100 shares (cent/share becomes USD/contract).
Any assignment/any exercise on options will be charged 6 cents/share.*

1.3. Futures and options on futures

Markets	Commissions (per contract)
Euro Zone	EUR 25
Switzerland	CHF 30
United Kingdom	GBP 17.50
United States	USD 30
Japan	JPY 3,000

1.4. Funds

BLF Funds	Entry fees
Funds managed by an entity of BLF Group	No fees
Other Funds	Entry fees
USD 50,000 < x ≤ USD 100,000	1.50%
> USD 100,000	1%
<i>Some funds may require a higher minimum investment amount and/or entry fees varying between 1.5% and 3%. Any additional fees will be borne by the client (e.g.: exit fee, etc.).</i>	

1.5. Bonds

Instrument	Fees	Minimum
Bonds and Preferred Shares all currencies		
Below USD 500K	0.50%	USD 100
Above USD 500K	0.25%	
US Treasury Bills	2 bps	USD 100

2. Custody Fees Schedule – Standard*

Financial instruments**	Annual Fee	Minimum	Frequency
Local instruments*	0.20%	USD 50	Semi-annually (end of June and end of December)
Bonds/ Fixed income			
International funds			
Structured products			
Over-the-counter local instruments	0.40%	USD 50	Semi-annually (end of June and end of December)
Precious metals (Fresh)**			
Platinum and Palladium	0.15%		Monthly
Gold	0.17%		Monthly
Silver	0.34%		Monthly
BLF products (e.g.: BLF preferred shares, instruments and funds of BLF Group and structured products, etc.)	None		
Transfer fees on securities			
International bonds and shares	USD 50/line (Fresh)		
Investments funds	USD 100/line (Fresh)		
Transfer fees on local instruments	USD 50/line (50% Fresh and 50% Onshore)		
Materialized local shares	USD 30 (Fresh)		
Dematerialized local shares	USD 30 (Fresh)		

*Custody fees on international instruments are paid only in USD from the fresh account 1532.

** Custody fees on local shares are paid 100% from the Fresh account 1532 with a discount of 30%. This discount is not applicable on the minimum.

Banque Libano-Française reserves the right to amend the above charges at any time.

Taxes, stamp fees, etc., when applicable, are not included in the commissions.

The information provided in this document is valid as of March 2026 and is subject to variation.