



RELATIONSHIPS ARE BUILT. TRUST IS EARNED.

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		25
Acceptance or undertaking to pay on a deferred payment <i>Plus Swift & Courier fees where applicable.</i>	USD	2.5% p.a. Minimum	100

Documentary Credits - Export	Currency USD or c/v	Conditions	
Advising Commission, extension and or increase of amount	USD	1.5% Minimum Maximum	100 700
Amendment commission (unless increase or extension of the LC)	USD		75
Payment Commission	USD	1.5% 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 & Courier fees where applicable</i>	USD		100

Documentary Collections - Import	Currency USD or c/v	Conditions	
Import collection commission	USD	1.5% Per amount of documents Minimum	100
Aval commission	USD	2.5% p.a. Minimum	100
Unpaid returned documentary collection - on top of courier fees and correspondent charges <i>Plus Swift & 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	1,5% 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 & Courier fees where applicable</i>	USD	Flat commission	25

Letters of Guarantee & Standby LC	Currency USD or c/v	Conditions	
Issuing or renewal commission - Financial Guarantees	USD	2% p.a. Minimum	100
Bid Bond Guarantees	USD	2% p.a. Minimum	100
Performance Guarantees	USD	2% p.a. Minimum	100
Advance Payment Guarantee	USD	2% p.a. Minimum	100
Maritime Letters of Guarantee	USD	Per month	30
Mobile phone Guarantee	USD		50
Amendment (unless increase or extension of LG or Standby LC) <i>Plus Swift & Courier fees where applicable</i>	USD		50

General	Currency	Conditions	
Service Charges - Miscellaneous/exceptional	USD		100

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.

Incoming Transfers	Currency	Conditions	Value Date
Incoming Transfers	LBP USD	8,000 10	+2 working Days

Repair Fees	LBP USD	38,000 25	
-------------	------------	--------------	--

Outgoing Transfers	Currency	Conditions	Value Date
--------------------	----------	------------	------------

Local Transfer	LBP USD	15,000 10	
----------------	------------	--------------	--

Transfer Abroad	USD	35	
-----------------	-----	----	--

EDD - Extended Due Diligence Review: Handling; investigation.	LBP USD	150,000 100	
---	------------	----------------	--

Amendment, cancellation, inquiry.	LBP USD	150,000 100	
-----------------------------------	------------	----------------	--

Domiciliation	Currency	Conditions	Value Date
---------------	----------	------------	------------

Utility bills - Mobile lines	USD	3	
------------------------------	-----	---	--

Utility bills - Fixed landlines	LBP	3,000	
---------------------------------	-----	-------	--

Utility bills - Electricity	LBP	5,000	
-----------------------------	-----	-------	--

Other bills, Internet bills, Insurance	USD	3	
--	-----	---	--

Settlement of Mécanique fees	LBP	10,000	
------------------------------	-----	--------	--

Settlement of Taxes / VAT	LBP	5,000 + 1,000 stamp	
---------------------------	-----	---------------------	--

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.

Cheques	Currency	Conditions	Value Date
Cheques Drawn on BEMO		No Commission	
Cheques Collection - Clearing		No Commission	
BEMO Commission			
BDL Commission	LBP	500	3 Working days
	USD	0.5	4 Working days
	EUR	0.45	4 Working days
	GBP	0.4	4 Working days
Cheques Collection - Local collection outside			
BDL clearing			
Commission	LBP	30,000	
Cheque Collection Locally - Courier Fees	LBP	30,000	
Cheques Collection - Collection Outside Lebanon			
Cheques USA or Europe	USD	120	30 working Days
Cheques Sent on Collection Basis	USD	120	On final collection basis
Courier Fees	USD	50	
Certified Cheques			
<i>(Restricted to public or public related sectors)</i>	LBP	10,000	
Banker's Cheque Issuance	LBP	10,000	
	USD	7	
Cheques Returned Unpaid - Local	LBP	8,000	
	USD	5	
Cheques Returned Unpaid - Outside Lebanon	USD	10	
Cheques Returned Unpaid Outside Lebanon - 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	
Fees on Fixed Term Deposit Contract	LBP	6,000	
	USD	4	
Cash Deposit Operations	USD	2.25%	2 working days
	EUR	2.25%	2 working days
	LBP	Zero	1 working day
Reference Letters without engagement	LBP	15,000	
	USD	10	

Customers Accounts	Currency	Conditions USD or c/v	Value Date
Safe Deposit Box		Annual rental fees according to size	
Highest Debit Balance commission		1‰ per month	
Fees on Statement of Account	LBP	7,500	Per statement
	USD	5	Per statement
Annual Account Management Fees	LBP	225,000	
	USD	150	
Annual Maintenance Fees on Inactive Accounts	LBP	225,000	
	USD	150	
Annual Credit File Fees			
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	
Arrangement Fees			
Arrangement Fees	USD	0.5% Minimum 500	

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.

Payment Cards	Currency	Conditions
---------------	----------	------------

Issuing (Yearly fees)

Visa Infinite	USD	250
Visa Infinite	EUR	200
Visa Platinum	USD	200
Visa Platinum	EUR	150
Visa Classic	USD	70
MasterCard Platinum	USD	200

Card Replacement fees	USD/EUR	20
Card Re-issue fees	USD/EUR	20
Pin Re-issue fees	USD/EUR	15

Prepaid cards

Issuing fees (one time fee)		
One Year Validity	USD	15
Three Years Validity	USD	30
Reload fees	USD	10
Balance Transfer fees	USD	10

Card Account Fees

Statement fees (per month)	USD/EUR	1
SMS fees (per month)	USD/EUR	1

Commissions on ATM withdrawals

Cash withdrawal from BEMO ATMs	-	No Comissions
Cash withdrawal from local ATMs	USD/EUR	3

Cash withdrawal from ATMs outside Lebanon	USD/EUR	5 + 1.5%
---	---------	----------

CMO Services & CMO Contactless sticker

CMO - monthly fees	USD	No fees
Contactless Sticker - monthly fees	USD	No fees
Both Products - monthly fees	USD	No fees
CMO transaction fees - cash ATM or P2P	USD	1

Cards issued by Bemo Europe - Billing in Euro

Issuing Fees (annual fees)

Visa premier (CBP)	EUR	250
Visa normal (CBI)	EUR	120

Bills	Currency	Conditions
-------	----------	------------

Discounted Bills		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
	USD	2 per Bill

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.

Family Office Services

1. Consolidation of Accounts

Fees:

USD 500, if no external provider is needed

USD 500 + external provider bill

If client decides to pursue the legal study of his situation in light of the Consolidation of Accounts results, this service will be free of charge and the client will be billed according to the Fiduciary & Trust accounts fees

Case by case basis, subject to Senior Management discretion

2. Establishing Fiduciary and Trust accounts

Fees:

USD 500, paid once upon the finalization of the Fiduciary Contract

0.5% of the Initial Nominal Amount of the Fiduciary Assets, paid each year at the maturity of the contract.

Case by case basis, subject to Senior Management discretion

3. Premier Concierge Services

Fees:

5% of any bill amount before VAT

Case by case basis, subject to Senior Management discretion

Errors &/or omissions excepted.
The Bank reserves the right to modify, at its sole discretion, the above terms and conditions.