



RELATIONSHIPS ARE BUILT. TRUST IS EARNED.

Terms and Conditions (Lebanon)

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, the Fresh Funds conditions and Online conditions whereby the Bank reserves the right to modify them at its sole discretion. These conditions are effective 1st of December 2020.

Errors &/ or omissions are excepted.

Sincerely yours,
Banque BEMO SAL

	Currency	Regular Conditions	Fresh Funds Conditions	Online Conditions
TRADE FINANCE				
Documentary Credits - Import				
Opening of Letters of Credit, extension and or increase of amount	USD	3% p.q. or part thereof (or per indivisible quarter), minimum	150	thereof (or per indivisible quarter), 200
Amendment commission (unless increase or extension of the LC)	USD		75	100
Acceptance or undertaking to pay on a deferred payment	USD	3% p.a. minimum	200	3% p.a. minimum 250
Handling fees	USD		100	
<i>Plus Swift & Courier fees where applicable</i>				Request of LC opening: Swift Commission waived
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BDL Subsidized Transfer	USD			2% per amount of documents, minimum 250
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Documentary Credits -Export				
Advising Commission and or increase of amount	USD	2% min. USD 150 max. USD 1500		1% min. USD 100 max. USD 1000
Amendment/extension commission (unless increase of the LC)	USD	Flat commission	75	100
Payment Commission	USD	2% per amount of documents, minimum	200	1% min. USD 100 max. USD 1000
Confirmation Commission	USD	By arrangement (or subject to general market conditions) - minimum	200	By arrangement (or subject to general market conditions) - minimum 250
Deferred payment acceptance	USD	By arrangement (or subject to general market conditions) - minimum	200	By arrangement (or subject to general market conditions) - minimum 250
Handling fees	USD		100	
<i>Plus Swift & Courier fees where applicable</i>				
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Documentary Collections - Import				
Import collection commission	USD	2% per amount of documents minimum	150	2% per amount of documents minimum 200
Aval commission	USD	3% p.a. minimum	200	3% p.a. minimum 250
Unpaid returned documentary collection - on top of courier fees and correspondent charges	USD		150	200
<i>Plus Swift & Courier fees where applicable</i>				
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Documentary Collections - Export				
Collection commission (Against payment)	USD	2% per amount of documents minimum	150	2% per amount of documents minimum 100
Collection commission (Free of Payment)	USD	Flat commission	150	100
Unpaid returned documentary collection - on top of correspondent charges	USD	Flat commission	150	200
Amendment commission	USD	Flat commission	75	50
<i>Plus Swift & Courier fees where applicable</i>				
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Letters of Guarantee & Standby Letter of Credit				
Financial Guarantees - Standby LC	USD	3% p.a. minimum	200	3% p.a. minimum 250
Bid Bond Guarantees	USD	2% p.a. minimum	150	2% p.a. minimum 200
Performance Guarantees	USD	3% p.a. minimum	200	3% p.a. minimum 250
Advance Payment Guarantee	USD	3% p.a. minimum	200	3% p.a. minimum 250
Maritime Letters of Guarantee	USD	Per month	100	Per month 150
Mobile phone Guarantee	USD		100	
Amendment (unless increase or extension of LG or Standby LC)	USD		75	100
Guarantees received	USD	Flat commission	150	200
<i>Plus Swift & Courier fees where applicable</i>				Request of LG issuing : Swift Commission waived
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General				
Service Charges - Miscellaneous/exceptional	USD		150	200

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TRANSFERS	Currency	Regular Conditions		Fresh Funds Conditions		Online Conditions	
		Conditions	Value date + 2 working days	Conditions	Value date + 2 working days	Conditions	Value date + 2 working days
Incoming Transfers							
	LBP	15,000					
	USD	10		Zero			
Repair Fees	LBP	38,000					
	USD	25					
Outgoing Transfers							
Local Transfer	LBP	20,000				8,000	
	USD	15				5	
Transfer Abroad	USD	35 plus 2%	On case By Case				
	Private			25		15	
	Corporate			20		15	
EDD - Extended due Diligence Review: Handling; investigation.	LBP	188,000					
	USD	125					
Amendment, cancellation, inquiry.	LBP	188,000					
	USD	125					
Permanent Instruction (New or Amendment)	LBP	15,000					
	USD	10					
Domiciliation							
Utility bills - Mobile lines	LBP	5,000					
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 Taxes / VAT	LBP	5,000 + 1,000 stamp					

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MODULE	Currency	Regular Conditions		FreshFunds Conditions	Online Conditions
		Regular Conditions	Value		
Cheques Drawn on Bemo		No Commission			
Cheques Collection - Clearing	LBP	1,500	3 Working days		
	USD	1.00	4 Working days		
	EUR	1.00	4 Working days		
	GBP	1.00	4 Working days		
Cheques Collection - Local collection outside BDL clearing	LBP	30,000			
Cheque collection locally - Courier Fees	LBP	30,000			
Cheques Collection - Collection Outside Lebanon	USD	150	On final collection basis		
Cheque collection outside Lebanon - Courier Fees	USD	50			
Certified Cheques (Restricted to public or public related sectors)	LBP	10,000			
	USD	7			
Banker's Cheque issuance	USD	7		No Commission	
	LBP	10,000			
Cheque returned Unpaid - Local	USD	7		5% when amount exceeds USD 5,000 per month.	
	LBP	10,000			
Cheques Returned Unpaid - Outside Lebanon	USD	15			
Courier Fees	USD	50			
Stop Payment Of Cheque	LBP	20,000			
	USD	15			
Cost of Checkbook	LBP	15,000			No fees
	USD	10		10	
Loss of Checkbook	USD	30			
	LBP	50,000			
Payment of Fresh Funds Personal cheque	USD - EUR	No fees		5% when amount exceeds USD 5,000 per month.	
Fees on Fixed Term Deposit contract	LBP	7,500			
	USD	5			
Cash Deposit Operations	LBP		same day value		
Up to USD 5,000 per month	USD		same day value	No Commission	
Amounts exceeding USD 5,000 per month	USD		same day value	1% on the deposited amount	
Fresh USD Deposits for NGOs	USD		same day value	No Commission	
Cash Withdrawals	LBP		(-1 working day)		
Up to USD 5,000 per month	USD		(-1 working day)	No Commission	
Amounts exceeding USD 5,000 per month	USD		(-1 working day)	5% on the withdrawn amount	
Special Conditions on NGOs withdrawals					
Cash Withdrawals					
Up to USD 20,000 per month			(-1 working day)	1% on the withdrawn amount	
Amounts exceeding USD 20,000 per month			(-1 working day)	2% on the withdrawn amount	

MODULE	Currency	Regular Conditions	Value	Column1
Reference Letters without engagement	LBP		30,000	
	USD		20	

MODULE	Currency	Regular Conditions	Value	Column1
Safe Deposit Box		Annual rental fees according to size		
Highest Debit Balance commission		1‰ per month		
Fees on statement of Account	LBP		10,000	Per statement
	USD		6	Per statement
Balance Confirmation (requested by the client's auditors)	USD		30	
Account Management Annual Fees	USD		305	
	LBP		457,500	
Annual Maintenance fees on inactive accounts	USD		150	
	LBP		225,000	
Account Opening Fees	USD		100	
Annual Credit File Fees				
Up to USD 100thd	USD	minimum USD 200		
Between USD 100thd and USD 500thd	USD	0.75‰; minimum USD 300		
Between USD 500thd and USD 1Mln	USD	0.70‰; minimum USD 600		
Between \$1Mln and \$3Mln	USD	0.50‰; minimum USD 1.000		
Between \$3Mln and \$5Mln	USD	0.40‰; minimum USD 1.500		
Above \$5Mln	USD	0.35‰; minimum USD 2.200 maximum USD 3.200		
Arrangement fees	USD	0.50% Min USD 500		
For sensitive clients	USD	On case by case with a minimum of 0.25%		

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STANDARDS TERMS AND CONDITIONS

Module	Currency	Regular Conditions Conditions	FreshFunds Conditions	Online
Bills				
Bills to the order of the Bank/ Discounted Bills				
Commissions		3‰ p.q		
Fees per bill	USD	3		
	LBP	5000		
Unpaid Bills	USD	7 per bill		
	LBP	10000 per bill		
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Bills in Guarantee or for Collection		2‰ - Minimum USD 150 on schedule's amount		
	USD	3 per bill		
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Payment Cards				
Issuing (Yearly fees)				
Lebanese Pounds Pre-funded card - Visa Classic		Free		
Loading Prefunded Card - EUR - & USD			5% commission on loaded amount	4.5% instead of 5%
Visa Infinite	USD	250		
Visa Infinite	EUR	250		
Visa Platinum	USD	200		
Visa Platinum	EUR	200		
Visa Classic	USD	70		
MasterCard Platinum	USD	200		
Card Replacement fees/ Card Re-issue fees	USD/EUR	25		
Pin Re-issue fees	USD/EUR	20		
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Card Account Fees				
Statement fees (per month)	USD/EUR	1		
SMS fees (per month)	USD/EUR	1		
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Commissions on ATM withdrawals				
Cash withdrawal from Bemo ATMs	-	No Commissions		
Cash withdrawal from local ATMs	-	No Commissions		
Cash withdrawal from ATMs outside Lebanon	USD/EUR	N/A	5 + 1.5%	
Foreign Exchange fees	USD	N/A	3.5%	
	EUR	N/A	4.5%	
Additional Forex Markup inside European Economic Area	USD	N/A	1.5%	
Cross Border Fee inside European Economic Area	EUR	N/A	1.0%	
DCC - Dynamic Currency Conversion fees	USD	N/A	3.5%	
	EUR	N/A	4.5%	
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CMO Mobile Services - Transaction fees				
Cash ATM fees or P2P fees	USD/EUR	1		

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