BANQUE BEMO

RELATIONSHIPS ARE BUILT. TRUST IS EARNED.

Terms and Conditions

Dear Valued Client,

The following list outlines the standard fees and charges applicable to various banking operations. All fees are charged in Fresh funds.
The Bank reserves the right to modify the terms and conditions at its sole discretion.

BDL TRANSACTIONS

Transaction Type	Frequency	Commission
BDL 158 - BDL 166	n-a	no commission

CASH OPERATIONS

Cash Deposit USD (T+2)	Frequency	Commission
Up to USD 500	Per transaction	no commission
Up to USD 1,000	Per transaction	$10
Up to USD 1 mln	Per transaction	7 ‰ min. $10
Above USD 1 mln	Per transaction	6.75 ‰
Cash Withdrawal USD (T-1)	**Frequency**	**Commission**
Up to USD 500	Per transaction	$5
Up to USD 1,000	Per transaction	$10
Above USD 1,000	Per transaction	8 ‰ min. $ 10

Cash Deposit LBP (T+1)	Frequency	Commission
Up to LBP 1 bln	Per transaction	no commission
Up to LBP 5 bln	Per transaction	2.5 ‰
Above LBP 5 bln	Per transaction	3.5 ‰
Cash Withdrawal LBP (T-1)	**Frequency**	**Commission**
LBP any amount	Per transaction	no commission

Cash Deposit EUR (T+2)	Frequency	Commission
Up to EUR 500	Per transaction	no commission
Between EUR 501 and 1,000	Per transaction	EUR 10
Above EUR 1,001	Per transaction	8 ‰
Cash Withdrawal EUR (T-1)	**Frequency**	**Commission**
Up to EUR 500	Per transaction	EUR 5
Between EUR 501 and 1,000	Per transaction	EUR 10
Above EUR 1,001	Per transaction	8 ‰

Cash Transactions in other Foreign Currencies *(not USD nor EUR)*	Frequency	Commission
Cash Deposit	Per transaction	1%
Cash Withdrawal	Per transaction	1%

INTERNATIONAL TRANSFERS

Transaction Type	Frequency	Commission
Incoming Transfer (T+2)	**Per transaction**	
Up to USD 2,000		$30
Up to USD 50,000		$35
Up to USD 100,000		$45
Above USD 100,000		$60
Outgoing Transfer (T-1)	**Per transaction**	
Up to USD 50,000		$60
Above USD 50,000		1.25 ‰ min. $ 60 max. $ 1,000
Permanent Instruction Annual Fee	Annual	$30
Amendment, Cancellation, Inquiry	Per transaction	$125
EDD - Extended Due Diligence Review	Per transaction	$125

DOMESTIC TRANSFERS LBP

Transaction Type	Frequency	Commission
Incoming Transfer (T+2)	Per transaction	LBP 450,000
Outgoing Transfer (T-1)	Per transaction	LBP 450,000
Permanent Instruction Annual Fee	Annual	$10
Amendment, Cancellation, Inquiry	Per transaction	$5

DOMESTIC TRANSFERS FCY

Transaction Type	Frequency	Commission
Incoming Transfer (T+2)	Per transaction	$5
Outgoing Transfer (T-1)	Per transaction	$5
Permanent Instruction Annual Fee	Annual	$10
Amendment, Cancellation, Inquiry	Per transaction	$5

DOMICILIATIONS

Transaction Type	Frequency	Commission
Bills (utility, internet, mobile..)	Per transaction	LBP 75,000
Returned Bills	Per transaction	$5
Salary domiciliation	Per transaction	LBP 75,000

CHEQUES

Transaction Type	Frequency	Commission
Cheque drawn on BEMO	Per transaction	no commission
Cheque clearing	Per transaction	LBP 200,000
Cheque collection locally	Per transaction	LBP 200,000
Cheque collection outside Lebanon - On final collection basis	Per transaction	$150
Certified cheque	Per transaction	$5
Bankers cheque	Per transaction	$5
Local cheque returned unpaid	Per transaction	$10
Stop Payment of Cheque	Per transaction	$5
Loss of Checkbook	Per transaction	$50
Cost of Checkbook	Per transaction	$10

LETTERS OF GUARANTEES

Transaction Type	Frequency	Commission
All guarantees with **local** beneficiary (payment, performance, bid, stand by LC…)	Per transaction	3% p.a min $ 75
Amendment (unless increase or extension)	Per transaction	$25
Swift opening	Per transaction	$20
Swift cost	Per transaction	$15
Guarantee received	Per transaction	$50
All guarantees with **foreign** beneficiary (payment, performance, bid, stand by LC…)	Per transaction	3% p.a min $ 250
Amendment (unless increase or extension)	Per transaction	$100
Swift opening	Per transaction	$125
Swift cost	Per transaction	$75
Guarantee received	Per transaction	$200
Maritime LG	Per transaction	$15
Mobile phone LG	Per transaction	$25
Offshore LG	Per transaction	$25
Courier local	Per transaction	$10
Courier international	Per transaction	$75

CARDS

Transaction Type	Frequency	Commission
FCY Pre-funded card issuance	Annual	no commission
FCY Loading Prefunded card commission fresh	Per load transaction	5%
Visa Classic LBP Card Fee	Annual	LBP 2,500,000
Visa Classic LBP management fee	Monthly	LBP 150,000
FCY Visa Infinite card fee	Annual	$300
FCY Visa Platinum card fee	Annual	$250
FCY Visa Classic card fee	Annual	$150
Card replacement fees FCY card	Per transaction	$50
Card replacement fees LBP card	Per transaction	LBP 750,000

Pin Re-issue fees FCY card	Per transaction	$20
Pin Re-issue fees LBP card	Per transaction	LBP 300,000
Statement fees FCY card	Monthly	$2
Statement fees LBP card	Monthly	LBP 30,000
SMS fees FCY card	Monthly	$2
SMS fees LBP card	Monthly	LBP 30,000
ATM withdrawal outside Lebanon FCY card	Per transaction	$ 5 flat + 1.75%
Foreign Exchange fees FCY card	Per transaction	4.5%
Cross border fee FCY card	Per transaction	2%
FCY Visa Classic fresh - Supplementary Card	Annual	$75

VARIOUS TRANSACTIONS

Transaction Type	**Frequency**	**Commission**
Account opening individual	At initiation	$150
Account opening corporate	At initiation	$300
Account opening offshore	At initiation	$500
Annual management fees - Corporate	Annual	$150
Annual management fees - Individual	Annual	$100
Annual management fees - Inactive Account	Annual	$120
Annual management fees - Dormant Account	Annual	Nil
Statement of account fees	On request	$2 per page min $10
Safe rental fees - Based on size	Annual	Between $ 300 and $ 800
Confirmation of Balance	On request	$20
Reference Letter	On request	$20
Debit Interest - Accidentally Debtor LBP	Monthly	Overnight + 10%
Debit Interest - Accidentally Debtor FCY	Monthly	16%
Highest Debit Balance	Monthly	1 ‰
Tax Payment *(As per Ministry of Finance circular 744/S1)*	**Frequency**	**Commission**
From LBP 10,000 to 1,000,000	Per transaction	LBP 100,000
From LBP 1,001,000 to 10,000,000	Per transaction	LBP 200,000
From LBP 10,001,000 to 100,000,000	Per transaction	LBP 400,000
Above LBP 100,000,000	Per transaction	LBP 3 per mil max. LBP 5,000,000

Errors &/or omissions are excepted