

LIST OF FEES AND CHARGES

1- Banker Check Issuance

- In Lebanese Pounds LBP 7500
- In Foreign Currencies USD 5 Or the equivalent

2- Checks Under Collection

- Clearing within Beirut in LBP LBP 1,500 value three working days from date of dispatch
- Clearing /collection outside Beirut in LBP LBP 5,000 value one working day from date of correspondent's value date
- Clearing outside Beirut in F/C USD1 or the equivalent value four working days from date of dispatch
- Clearing / Collection outside Beirut in F/C USD2 or the equivalent value the next working day from date of correspondent's value date
- Collection outside Lebanon USD 7 or the equivalent value the next working day from date of correspondent's value date
- Travelers Check USD 2
- Travelers Checks USD 2

3- Returned Checks

- In Lebanese Pounds deposited in client's account LBP 10,000
- In Foreign Currencies deposited in client's account USD 7 Or the equivalent
- Drawn on client's account:
 - Lack of funds USD 15 or the equivalent
 - Other reasons USD 10

4- Lost Savings Book

- Lost of a Saving Book USD 15 Or the equivalent

5- Checks Drawn On Our Clients' A/Cs

- In Lebanese Banks:
 - Same city +3 working days from date of transaction
 - Different city +5 working days from date of transaction(flat)
- In Foreign Currencies:
 - Clearing in Lebanon within same area +4 working days from date of transaction
 - A different area +6 working days from date of transaction
- Outside lebanon:
 - Check drawn on country of currency +15 working days from date of transaction(flat)
 - Check drawn on country of different currency(a check in USD drawn on a bank in France) Case by case

6- Clients' Accounts

- Collected draft +1 working day from date from transaction
- Transfer account to account same currency
 - Same client +1 working day from date from transaction
 - Different client +2 working days from date from transaction
- Transfer account to account by exchange +2 working days from date from transaction
- All Inward transfer +2 working days from date from transaction

7-Cash Deposit

- In USD :
 - Above USD 3001 Two per mil value 5 working days from date of deposit, for small bank notes(less than USD 50) value 5 working days from date of deposit
 - Less than USD 3000 Free, value 5 working days from date of deposit
- Other Foreign Currencies(the equivalent of above USD 3001) 3 per mil value 5 working days from date of deposit, for small bank notes(less than USD 50) value 5 working days from date of deposit
- The equivalent less than USD 3000 Free, value 5 working days from date of deposit

8-Transfers

- Outward transfers:
 - For clients in Lebanese pounds LBP 7500 two working days
 - For clients in Foreign currencies(for above USD 10001 or the equivalent) USD 50 (flat) two working days
 - Less than USD 10000 0.5 per mil ,USD 75(flat) value same day
 - For passersby clients in F/C to Syria USD 30 (flat) value two working days or 0.75 per mil value same day.USD 75(flat)
 - Transfers against documentary collections 3.5 per mil , USD 100 (flat) value two working days or USD 75(flat) value same day
 - Transfers against documentary collections 0.4 per mil , USD 20(flat)
- Inward transfers:
 - For clients in LBP , deposited in A/c LBP 5000 value the next working day of value date
 - For clients in F/C , deposited in A/c USD 10 value the next working day of value date
 - For passersby transfers in all currencies 1 per mil USD(flat)
- Value date of the following transaction:
 - Transfer A/C to A/C same currency and same client, value same date.
 - Transfer A/C to A/C same currency and different client, in banks books value one working day.
 - Two working days value for foreign exchange transactions

9-Documentary Collections(OBC/IBC)

- OBC against payment 1 per mil, USD 75(flat)
- OBC free of payment 1 per mil ,USD 75(flat)
- IBC 1 per mil ,USD 75(flat)
- IBC sent to Syria as OBC Above +USD 50 (flat)

10- Drafts

- Accepted by us, discounted, on collection:
 - Aval 3% per year or USD 100(flat)
 - Discounted 2 per mil
 - Collected 1 per mil
 - In LBP LBP 3000 + LBP 7500 for each remittance
 - In F/C USD 2 + USD 5 for each remittance
- Return of unpaid draft:
 - In LBP LBP 7500
 - In F/C USD 5

11- Letters Of Guarrantee

- LIG 0.75% for each quarter or less,USD 200(flat)
Or the equivalent
- Bid Bond 0.5% for each quarter or less ,USD 200(flat) or the equivalent
- Performance Bond 0.75% for each quarter or less ,USD 200(flat) or the equivalent
- Marine L/G:
 - related to L/C USD100 or equivalent for each month
 - related to OBC 1% for each quarter ,USD 100(flat)
- N.B :
 - Commission is calculated on quarterly basis USD100(flat)
 - Commission of one month is calculated the same as 3 months
- amendment: validity/amount As per issuance
- amendment : terms USD 0.75 or the equivalent
- Inward L/Gs:
 - Without adding our confirmation 1 per mil per year USD 200(flat)
 - Adding our confirmation As per issuance
- Mobile L/G USD 25(flat) per month
- Credit card USD 75(flat) per month

12- Debitor A/Cs

- In LBP 0.75/mil on highest balance, LBP 15000 (flat) each month
- In F/C 0.75/mil on highest balance, USD 10 (flat) each month
- Opening of file USD 300
- Renewal of file USD 200
- Appraisal and information experts expenses Case by case
- Low cases expenses Case by case
- Exceptional approval 1 % of approval amount ,USD 1000(flat)

13- Letters Of Credit

- Export L/C :
 - Advising L/C or about 3 per mil for each 3 months on fraction ,USD 200(falt) or equivalent
 - Extension-in crease 1 per mil/month ,USD 100 (flat) or equivalent
 - Amendment USD 75 or equivalent
 - Payment 1 per mil ,USD 100 (flat) or equivalent
 - Discrepant documents USD 100 (flat)
 - Acceptance/ Aval commission 1.25 per mil/month ,USD 100 (flat) per month
- Import L/C :
 - Advising 1.5 per mil,USD 200(flat)
 - Not Confirmed L/C +0.25 per mil,2 per mil maximum
 - Confirmed L/C 3 per mil for each 3 months or fraction,USD 200(flat) quarterly
 - Payment/negotiation (from beneficiary) 1.5 per mil,USD 100(flat) or equivalent
 - Amendment USD 50 (flat) or equivalent
 - Transferable L/C 2 per mil,USD 200 (flat) or equivalent
 - L/C less than USD 5000 USD 150(flat) advising- confirmation-payment
 - Increase/ amendment(confirmed) As per L/C terms
 - Increase/ amendment(not confirmed) +0.25 per mil quarterly ,USD 2 per mil(flat)
 - Increase in L/C amount As per L/C terms
 - L/C cancellation USD 50
 - Discrepancy in document(from beneficiary) USD 50 for each study
 - Assignment of proceeds(from beneficiary) USD1000(flat)
 - Advising L/C through another bank as per benef request USD 100(flat)
 - Reimbursement commission USD 100(flat)

14-Other Expenses

- Cost of a check book LBP 1000(25 sheets),LBP 15000(50 sheets)
- Request to confirm balances to auditors USD 10 or equivalent
- Photocopy of documents as per client's request LBP 2000 for each sheet
- Closing account
 - In LBP LBP 7500
 - In F/C USD 5
- Certified check :
 - In LBP LBP 5000
 - In F/C USD 5
- Cost of L/C swift USD 90
- Cost of Doc swift USD 35
- Cost of L/G swift USD 50
- Amendment swift USD 25
- Inquiry swift USD 3
- Mail of documents USD 10

15-Statement A/C Expenses

- In LBP LBP 6000 per sheet
- In USD USD 4 per sheet