

BANK OF BEIRUT CARDS - Key Facts Statement

Wafa MasterCard Titanium Credit Card

Product Features	
Targeted Customer Profile	Members of the Lebanese Army
Card Type	MasterCard Titanium Credit Card
Currency	LBP
Installment Frequency	Monthly payment of minimum due amount, in case of negative balance
Maximum Withdrawal Limit	<p>ATMs Cash Withdrawals up to 50% of Card limit*</p> <p>POS Purchases up to 100% of Card limit *</p>
Credit Limit	Revolving line of credit up to 4 times the monthly salary * NB: Limit can exceed by 5% and subject to Over limit fees
Key Advantages	<ul style="list-style-type: none"> Beirut Rewards Loyalty Program upon card POS usage SMS Alert on card usage transactions Priority Pass Annual Membership for LBP67,500 (upon request) <p>NB: USD27 per person for every lounge visit.</p> <ul style="list-style-type: none"> Travel Insurance for LBP22,500 per year upon the purchase of the travel tickets with your card (upon request, T&C apply) Complimentary access to more than 10 lounges in the Middle East for the card holder only. For offers and more download "Master Card for U" and "Buy 1 Get 1" applications. Option to request a Supplementary Card **
Other Special Features	E-Services including: Free Online Banking Free Bank of Beirut Mobile App (download and subscription)

*Card limit defined as per the bank's applicable lending policy and can be modified at any time by the bank.

**The Supplementary Card limit can reach 100% of the Primary Credit Card's limit, with a minimum of LBP1,500,000. The Primary cardholder will be holding all liabilities for the Supplementary Cards. Moreover, Beirut Rewards Points related to Supplementary Card will be directly credited to the Primary Card points balance.

***Annual Percentage Rate (APR) may vary according to the spending behaviour whereby the Typical APR is 33.6%

For updates on key advantages and special features, refer to www.bankofbeirut.com

All the information mentioned in this Key Facts Statement reflects general conditions, and does not include special products features.

Product Charges and Fees	
Membership Fees	Free of Charge LBP75,000/year for each Supplementary Card
SMS Fees	LBP1,500/month in case of card usage
Management Fees	LBP3,000/month in case of card usage
Other Fees	Not Applicable
Foreign Exchange Transaction Fees	5%
International Fees	7%
ATM Balance Inquiry	<p>At Bank of Beirut ATMs: Free</p> <p>At other Local and International ATMs: Not applicable</p>
Cash withdrawals at Bank of Beirut ATMs	2% ; minimum USD5 (+ 2.5% Monthly interest) with no grace period. NB: interest calculated on a daily basis and charged at the end of the cycle
Cash withdrawals at other ATM/counters	2% ; minimum USD5 (+ 2.5% Monthly interest) with no grace period. NB: interest calculated on a daily basis and charged at the end of the cycle
Card Replacement Fees	<p>For damaged Cards LBP30,000</p> <p>For lost/stolen Cards LBP30,000</p> <p>For PIN Replacement LBP30,000</p>
Repayment period (interest free and grace period)	Up to 45 Days interest free grace period in case of monthly continuous 100% settlement; cycle starting from the 21st of each month and repayment until the 5th of the next.
Minimum Monthly payment	5% of the Outstanding balance; minimum LBP75,000 to be paid at the end of the cycle (From 21st till 5th), noting that the payment will be available within a maximum period of 24 hours (i.e. one working day)
Interest Charges on POS	2.25% Monthly (to be applied on the outstanding balance in case the Cardholder did not settle the full amount)
Interest Charges on ATM withdrawal	2.5% Monthly (to be applied from the ATM transaction date in addition to the ATM fee)
Annual Interest Rate	27% (12 x 2.25%)*

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Required Documents and Guarantees

- Copy of Lebanese Identity Card
- Proof of Residence: landline Telephone bill or mayor attestation + Electricity bill
- Proof of Income: salary attestation depicting the period of employment and the position in addition to the net salary after tax deduction
- Rights and Duties form signed by the applicant (if still not signed)
- Key Facts Statement signed by the applicant

Additional Documents may be requested based on case by case

Suitability Statement

I certify that this product is suitable for the applicant based on his profile, after considering the risks associated with it as well as the applicant's financial objectives, knowledge, capabilities and experience.

Personal Banker Representative name:

Date :

Signature:

I certify that I have duly received, read and understood the above Key Facts Statement, noting that the bank reserves the right to make any necessary and authorized changes related to this product according to the applied bank's terms and principles in compliance with the Central Bank's circulars and regulations

Applicant's full name:

Account Number :

Date :

Signature:.....

***The above mentioned information are valid at the time of printing / October 2020**