



BANK OF BEIRUT LIST OF CHARGES AND CONDITIONS

Fees, charges and other terms and conditions mentioned here below are subject to change at any time upon the Bank's discretion.

Other fees and charges may apply on particular products and services.

WD: Working Day; **FC:** Foreign Currency;
FX: Foreign Exchange **C/V:** Counter Value **VD:** Value Date

CASH TRANSACTIONS					
CASH DEPOSITS					
Counter Cash Deposit	Commission	Value Date			
LBP	0% ≤ LBP25,000,000	Same day value			
	1.5% > LBP25,000,000	Same day value			
USD	5‰	Same day value			
USD on Fresh Funds Segments	3.5‰	Same day value			
Euro	8‰	Same day value			
GBP/Other Foreign currencies	5‰	Same day value			
ATM (CCDM) Cash Deposit	Commission	Value Date			
LBP	0%	Same day value			
USD	5‰	Same day value			
CASH WITHDRAWALS					
Counter Cash Withdrawals	Commission	Value Date			
LBP	0% on Local LBP Ledgers /4‰ from Fresh Ledgers (min. LBP20,000)	-1 working day			
USD / Other Foreign currencies	1%	Same day value			
USD on Fresh Funds Segments	6‰ for Mass; 5‰ for Affluent; 4‰ for Premium	Same day value			
ATM Cash Withdrawals	Commission	Value Date			
USD	1%	Same day Value			
USD (BDL Circular No. 158 special sub accounts)	0%	Same day value			
ACCOUNT FEES APPLICATION					
SAVING ACCOUNTS' FEES					
New passbook	LBP300,000 / \$20				
Lost passbook	LBP300,000 / \$20				
Time Saving Accounts	LBP7,500 / \$0.5 per transaction Service charges LBP300,000 / \$20 per month Commission LBP150,000 / \$10 at maturity				
Sight Saving Accounts	LBP7,500 / \$0.5 per transaction Service charges LBP300,000 / \$20 per month Commission LBP150,000 / \$10 at end of year				
Fresh Funds Time Deposit Account (43Z)	LBP7,500 / \$0.5 per transaction Service charges LBP300,000 / \$3 per month Commission LBP150,000 / \$4 at maturity; Free of Charge for Fresh Funds Segments Customers				
CURRENT ACCOUNTS' SERVICE FEES					
Checking	Highest overdraft commission 2‰ / quarter LBP300,000 / \$20 per month Statement of account LBP300,000 / \$20 + LBP7,500 / \$0.5 per transaction				
Overdraft	Highest overdraft commission 2‰ /quarter Service charges LBP300,000 / \$20 per month Statement of account LBP300,000 / \$20 + LBP7,500 / \$0.5 per per transaction				
Salary domiciliation	LBP50,000 / \$3.5 per month				
Sayrafa special - Salary domiciliation	\$0.5 per month				
Winner - Salary domiciliation	LBP300,000 / \$20 per month				
Winner	LBP300,000 / \$20 per month				
Blink	LBP300,000 / \$20 per month				
Wedding (Fresh)	LBP100,000 / \$2 per month				
Deposit Account (42Z)	LBP300,000 / \$20 per month				
International / Fresh Funds (40Z)	LBP200,000 / \$5 per month \$3 for Fresh Funds Segments Customers				
OTHER ACCOUNTS' FEES					
Accidentally debtor current account on Book Balance	LBP750,000 / \$50 end of month				
Dormant current account if balance is ≤ \$1,000	LBP450,000 / \$30 end of month				
Closure of account (in termination of a relationship)	LBP750,000 / \$50				
Official statement of account via SWIFT for banks & customers	LBP375,000 / \$25 per month (flat)				
Official statement of account upon request	≤ 6 months	LBP150,000 / \$10			
	> 6 months	LBP375,000 per year \$25 per year			
Official statement of Fresh Funds account upon request	\$10 per year				
Statement delivery	E-statement	Free of charge			
	Liban Post	LBP225,000 / \$15 per statement			
	Keep Mail at Branch	LBP300,000 / \$20 monthly per ID			
TRANSFERS					
OUTGOING TRANSFERS					
In Lebanon	Currency	Commission	SWIFT	Value Date	
Outgoing transfer (Local and Fresh)	LBP/USD/FC	LBP350,000 / \$24	LBP75,000 / \$5	- 1 WD	
Outgoing Online transfer	LBP/USD/FC	LBP350,000 / \$24	LBP75,000 / \$5	- 1 WD	
Inquiry / Amendment / Return	LBP/USD/FC	LBP225,000 / \$15 + Correspondent Bank charges			
Outside Lebanon	Amount	Currency	Commission	SWIFT	Value Date
Outgoing transfer	≤ \$200,000	USD/FC	\$45	\$15	- 1 WD
	> \$200,000	USD/FC	\$200	\$15	- 1 WD
Outgoing On-line transfer	< \$200,000	USD/FC	\$45	\$15	- 1 WD
Inquiry/Amendment/Return	USD/FC	Min. \$30- Max. \$75 + Correspondent Bank charges			
INCOMING TRANSFERS PAID IN ACCOUNT					
Paid in Account	Amount	Currency	Commission	Value Date	
Incoming transfers paid in account	\$1-\$10,000	LBP/USD/FC	LBP300,000 / \$20	+ 2 WD	
	\$10,001-\$100,000	LBP/USD/FC	LBP375,000 / \$25	+ 2 WD	
	\$100,001-\$500,000	LBP/USD/FC	LBP750,000 / \$50	+ 2 WD	
	> \$500,000	LBP/USD/FC	LBP3,000,000 / \$200	+ 2 WD	
Incoming transfers paid in account with FX	\$1-\$10,000	LBP/USD/FC	\$20	+3 WD	
	\$10,001-\$100,000	LBP/USD/FC	\$25	+3 WD	
	\$100,001-\$500,000	LBP/USD/FC	\$50	+3 WD	
	> \$500,000	LBP/USD/FC	\$200	+3 WD	
Amendment / Return in Lebanon	LBP/USD/FC		LBP750,000 / \$50		
Amendment / Return outside Lebanon	USD/FC		\$75		
INCOMING & OUTGOING TRANSFERS - FRESH FUNDS SEGMENTS					
Commission	Currency	Percentage			
Discounted commission	LBP/USD/FC	Mass: 10% Affluent: 20% Premium: 25%			

INTERNAL TRANSFER			
Paid in Account	Amount	VD / Debtor Acct	VD / CreditorAcct
Same customer	Any amount at counter	-1 WD	Posting date
Different customers	Any amount at counter	-1 WD	+1 WD
	≤ \$10,000 at counter	-1 WD	+1 WD
Transfer including FX	> \$10,000	Value spot	Value spot
	Any amount at counter	Posting date	Posting date
Type	Commission		
LBP / FC Exchange Operation	5%		

CHEQUES			
Cheques Purchased (Non BoB Cheques)	Currency	Commission	Value Date
In Lebanon Beirut clearing (per cheque)	LBP	LBP150,000	+ 3 WD
	Local USD / FC	\$10 or c/v	+ 4 WD
	Fresh USD / FC	\$2 or c/v	+ 4 WD
In Lebanon different clearing (per cheque)	LBP	LBP150,000	+ 5 WD
	Local USD / FC	\$10 or c/v	+ 6 WD
	Fresh USD / FC	\$2 or c/v	+ 6 WD
Cheques for collection (per cheque)	LBP	LBP150,000	+ 1 WD
Cheques for collection outside Lebanon (per cheque)	USD / FC (< \$100)	\$5 or c/v + correspondent charges + DHL charges (min. \$25)	As defined by Head Office
	USD / FC (≥ \$100)	0.5 ‰ min. \$25 or c/v - max. \$200 or c/v + correspondent charges + DHL charges (min. \$25)	As defined by Head Office
Incoming Collection Cheques (per cheque)		0.5‰ min. \$25 or c/v - max. \$200 or c/v + both SWIFT costs + any incurred additional charges	- 1 WD
Cheques Paid (BoB)	Currency	Commission	Value Date
Paid Cash (per cheque)	LBP	LBP50,000 (from Local A/C)	- 1 WD
		4‰ (from Fresh A/C)	- 1 WD
Paid in Fresh A/C (per cheque)	LBP	LBP200,000	+ 1 WD
	USD	\$2	+ 1 WD

Returned Cheques	Currency	Commission
Outgoing clearing in Lebanon (per cheque)	LBP/USD/FC	LBP300,000 \$20 or c/v
Outgoing collection inside / outside Lebanon (per cheque)	LBP/USD/FC	LBP300,000 + correspondent bank charges \$15 or c/v + correspondent bank charges
Incoming clearing returned for insufficient funds or wrong signature (per cheque)	LBP/USD/FC	LBP300,000 \$20 or c/v
Incoming clearing returned for absence of signature, words & figures differ, mutilated check (per cheque)	LBP/USD/FC	LBP300,000 \$20 or c/v

REGULARIZATION OF A RETURNED CHEQUE	
Within 15 days of return date (per cheque presented by hand)	LBP300,000 or \$20
After BDL declaration (per cheque)	LBP375,000 or \$25
After BDL declaration when account is closed (per cheque)	LBP450,000 or \$30

OTHER CHARGES RELATED TO CHEQUES		
Stop payment of personal cheque	LBP300,000 or \$20 or c/v per cheque LBP750,000 or \$50 or c/v per range for more than 3 consecutive cheques	
Stop payment of Banker cheque drawn by BoB	LBP750,000 + LBP225,000 SWIFT charges + correspondent charges \$50 or c/v + \$15 or c/v SWIFT charges + correspondent charges	
Checkbook order - (Local and Fresh Accounts)	Type	Commission
	10 pages	LBP1,500,000 / \$25 or c/v
	25 pages	LBP2,000,000 / \$30 or c/v
Personalized Cheques	\$0.1 or c/v per cheque	

Other Charges Related to Cheques	Commission	Value Date
Issuance of Banker cheques (per cheque LBP Local and Fresh)	LBP750,000 for amounts ≤ LBP1,500,000,000 LBP2,250,000 for amounts > LBP1,500,000,000	-1 WD
Issuance of Banker cheques (per cheque USD / FC Local and Fresh)	\$50 or c/v for amounts ≤ \$100,000 \$150 or c/v for amounts > \$100,000	-1 WD
BOB Banker cheque deposit in account (per cheque LBP/USD/FC Local and Fresh)	LBP300,000 \$20 or c/v	+ 2 WD
Issuance of certified cheques	LBP750,000 Local \$50 or c/v	-1 WD

BDL Circular No. 151	
Cash withdrawal ATM	0%
Conversion from Acc to Acc (Counter)	10‰ (min. \$10)
Conversion from Acc to Acc (Mobile App)	10‰

OTHER SERVICES	
Domiciliation	
Ogero Bills	LBP50,000 per Bill
Other Bills	LBP50,000 per Bill / \$3.5
Unpaid Bills	LBP150,000 per Bill

Rental of Safe Boxes		
Insurance	\$250 (Fresh)	
Rental fees per year	Size	Commission (Fresh)
	Small	\$350
	Medium	\$400
	Large	\$500
	Extra Large	\$750
Special dimension	\$1,500	

Other Charges		
Confirmation of balance / Audit statement	\$50 (Local) - \$100 (Fresh Accounts)	
Letters issued to third parties	\$20 (Fresh)	
Financial attestation	\$50	
Photocopy of doc upon customer's request	LBP15,000 per page	
Periodical Internal / External Standing Orders (monthly, quarterly, semi annually, annually)	LBP150,000 / \$10 once upon setting	
One time instruction	LBP75,000 / \$5	
Authentication of signature	LBP150,000 / \$10	
Internal proxy (Issuance & Renewal)	\$20	
Amendment of customer's signature (Bank or Customer request)	LBP150,000 / \$10	
Company's capital constitution / increase	\$300 (Fresh)	
Heritage distribution	Status	Amount
	In case funds remain at Bank	LBP1,500,000
	In case of termination of banking relationship	LBP2,500,000

Banque de L' Habitat CD (Certificate of Deposit)	
Issuance	LBP1,000,000
Redemption	LBP500,000