# BANK OF BEIRUT CARDS - Key Facts Statement
# NDU Affinity MasterCard Titanium Credit Card

## Product Features

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|---|---|
| **Targeted Customer Profile** | NDU Community |
| **Card Type** | MasterCard Titanium Credit Card |
| **Currency** | USD |
| **Installment Frequency** | Monthly payment of minimum due amount, in case of negative balance |
| **Maximum Withdrawal Limit** | **ATMs** Cash Withdrawals up to 50% of Card limit*<br>**POS** Purchases up to 100% of Card limit * |
| **Credit Limit** | Revolving line of credit up to 4 times the monthly salary *<br>NB:Client can exceed limit by 5% , subject to Over limit fees. |
| **Key Advantages** | • Contribution to the university<br>• Beirut Rewards Loyalty Program upon card POS usage<br>• SMS Alert on card usage transactions<br>• Priority Pass Annual Membership for USD45 (upon request).<br>*NB: USD32 per person for every lounge visit.*<br>NDU staff are given free priority pass (upon request) and are eligible for 6 free entries to any of the Priority Pass Lounges.<br>• Travel Insurance for USD15 per year upon the purchase of the travel tickets with your card (upon request, T&C apply)<br>• 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.<br>• Option to request a Supplementary Card** |
| **Other Special Features** | E-Services including:<br>Free Online Banking<br>Free Bank of Beirut Mobile App (download and subscription) |

***Card limits are 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 limit of $1,000. The Primary cardholder will be holding all liabilities for the supplementary card's fees. 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 behavior whereby the Typical APR is 27.31%***

***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

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|---|---|
| **Membership Fees** | Free of Charge<br>USD50/year for each Supplementary Card |
| **SMS Fees** | USD1/month in case of card usage |
| **Management Fees** | USD2/month in case of card usage |
| **Other Fees** | Not Applicable |
| **Foreign Exchange Transaction Fees** | 3.75% |
| **ATM Balance Inquiry** | **At Bank of Beirut ATMs:** Free<br>**At other Local and International ATMs:** Not applicable |
| **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** | **For damaged Cards** USD20<br>**For lost/stolen Cards** USD20<br>**For PIN Replacement** USD20 |
| **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 USD50 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** | **1.85%** Monthly (to be applied on the outstanding balance in |
| **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** | 22.2% (12 x 1.85%)*** |
| **Late Payment Fees** | USD20 |
| **Limit Increase Fees** | USD20 |
| **Over limit Fees** | USD20 |

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## Required Documents and Guarantees

| | | |
|---|---|---|
| • Copy of applicant's ID<br>• Proof of Residence: landline Telephone bill or mayor attestation + Electricity bill<br>• Rights and Duties form signed by the applicant (if still not signed)<br>• Key Facts Statement signed by the applicant | **For Employed:**<br>• Authenticated Salary Attestation depicting the period of employment and the position in addition to the net salary after tax deduction. | **For Self Employed**:<br>• Statement of account for the last 6 months (At least)<br>• Company's legal documents & Financial Statements for the past 2 years<br>• Proof of Business location (i.e. copy of rent contract, landline telephone bill, etc…)<br>• Net worth Statement for 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 / December 2019**