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List of Tariffs  
General Terms & Conditions



This document covers almost all of the customers' banking operations charges, that can be amended from time to time by the Bank at its sole discretion.

Credit interest rates paid to creditor accounts and debit interest rates applied on facilities and loans are not included in this list of charges.

Where applicable, out-of-pocket expenses including extra correspondent charges, taxes, extra postage, fiscal stamps, or any other fee, will be added to the charge defined in this document, on operation level, as the case may be.

NB: Where several currencies are applicable:

- By "CUR" we refer to the major currencies i.e. USD, GBP, CHF, and EUR
- By "others", we refer to all the other currencies that are not major currencies
- The counter value in LBP is made on LBP 1,500 basis
- N/A refers to not applicable
- LA refers to lending authority
- C/V refers to counter value

**ACCOUNTS**
**Instant saver**

Minimum balance	\$500 or LBP 750,000
Monthly account charges	\$1 or LBP 1,500
Fall below minimum required balance (posted monthly)	\$3 or LBP 4,500
Monthly statement of account	Free of charge
Additional statement of account	Free of charge
Accidental overdraft LBP	Debit interest 18% + 1‰ Monthly on highest overdrawn balance
Accidental overdraft USD	Debit interest 15% + 1‰ Monthly on highest overdrawn balance

**Current/Checking**

Monthly account charges	\$3 or LBP 4,500 or CUR 3 (c/v for others)
Half yearly statement of account	Free of charge
Additional statement of account	LBP 10,000
Accidental overdraft LBP	18% Debit interest +1‰ Monthly on highest overdrawn balance
Accidental overdraft USD	15% Debit interest +1‰ Monthly on highest overdrawn balance
Accidental overdraft CUR	15% Debit interest +1‰ Monthly on highest overdrawn balance

**Time Saving**

Minimum balance	\$5,000 or LBP 7,500,000
Account fee	Free of charge
Interest computation or capitalization service charge (posted at every interest capitalization)	\$4 or LBP 6,000 across all capitalization period
Issuance of passbook	Free of charge
Loss & replacement of passbook	\$15 or LBP 22,500
Breakage on Time Saving	Back value

## ACCOUNTS

### Time Deposit

Minimum balance	\$5,000 or LBP 7,500,000 or € 5,000 or CUR 5,000 (c/v for others)
Account fee	Free of charge
Interest computation or capitalization service charge (posted at every interest capitalization)	\$4 or LBP 6,000 or CUR 4 across all capitalization period (c/v for others)
Breakage on Time Deposit	Back value

### Other Charges

Dormant account charges	\$50 yearly or LBP 75,000 or CUR 50 (c/v for others)
Certificate of balance	\$10 or LBP 15,000 or CUR 10 (c/v for others)
Photocopy of documents	Free of charge
Closing of account (termination of relationship)	\$10 or LBP 15,000 or CUR 10 (c/v for others)
Bank certificate	\$14 or LBP 20,000 or CUR 14 (c/v for others)
Official extra statement of account	\$7 or LBP 10,000 or CUR 7 (c/v for others)
Fiscal stamps	As per fiscal requirements
Authentication of signature of a legal entity's authorized signors on an official certificate	Free of charge Stamps fees apply
Postage fees per courier	Post office fees + 50%
Fast mail delivery - postage fees outside Lebanon	Post office fees (min. \$25) + \$5

## CASH

### Value Date

Cash deposit LBP	+1 Working day
Cash deposit LBP through ATM	Same day value
Cash deposit foreign currency	+5 Working days
Cash deposit USD through ATM	Same day value
Withdrawal LBP & foreign currency	-1 Working day
Cash deposit with FOREX operation	+2 Working days (spot value for any currency)
Cash deposit in sight/settlement account only for loan or credit card dues settlement	Same day value

### Charges

Cash deposit LBP	Free of charge
Cash deposit LBP/USD through ATM	Free of charge
Cash deposit - USD for amounts ≤ \$1,000	Free of charge
Cash deposit - USD for amounts > \$1,000	2‰
Cash deposit - Other foreign currency	2‰ min. CUR 2 (c/v for others)
Cash deposit with FOREX operation	Cash deposit commission is related to the currency deposited in the cash box. Refer to the above cash deposit charges per currency.
Cash withdrawal LBP	Free of charge
Cash withdrawal - USD & foreign currency ≤ \$50,000	Free of charge
Cash withdrawal - USD & foreign currency > \$50,000	1‰ or c/v in other currencies
Cash deposit in sight/settlement account only for loan or credit card dues settlement	Free of charge
Check withdrawal of a check drawn on us ≤ \$3,000	\$1 or LBP 1,500 or CUR 1 (c/v for others)
Check withdrawal of a check drawn on us > \$3,000	\$2 or LBP 3,000 or CUR 2 (c/v for others)

## CHECKS AND BANKER CHECKS

Cost of check book (25 checks)	\$8 or LBP 12,000
House checks withdrawal (any currency)	-1 working day and free of charge
House checks deposit (any currency)	+1 working day and free of charge
Check deposit clearing-LBP	LBP 3,000 + 3 working days
Check deposit clearing through ATM-LBP	LBP 1,500 + 3 working days
Check deposit clearing-USD	\$2 + 4 working days
Check deposit clearing through ATM-USD	\$1 + 4 working days
Check deposit clearing other currencies	CUR 2 + 4 working days
Check for collection outside clearing	\$2 or LBP 3,000 + postage fees + 7 working days minimum
Check for collection outside Lebanon (drawn on foreign banks) on a case by case basis	\$25 + correspondent charges + post fees + minimum 15 working days depending on correspondent
Checks remittance (drawn on us)	\$15 + Swift charges \$10 + 15 working days minimum
Check returned unpaid by other bank - LBP or CUR	\$10 or LBP 15,000 or CUR 10
Check drawn on us returned for insufficient funds	\$15 or LBP 22,500 or CUR 15
Check drawn on us returned for other reasons than insufficient funds	\$10 or LBP 15,000 or CUR 10 (c/v for others)
Regularization of returned checks within 15 days of return	\$5 or LBP 7,500 or CUR 5
Regularization of returned checks after BDL declaration	\$15 or LBP 22,500 or CUR 15
Stop payment check	\$15 or LBP 22,500 or CUR 15 + correspondent charges (if any)
Cancellation of checks in foreign currency on foreign bank	\$15 or CUR 15 + correspondent charges (if any)
Issuance certified check	\$7 or LBP 10,000 or CUR 7 (c/v for others) -1 working day
Issuance banker checks on Head Office	\$5 or LBP 7,500 or CUR 5 (c/v for others) -1 working day
Issuance banker checks (BDL)	\$7 or LBP 10,000 or CUR 7 (c/v for others) -1 working day
Issuance banker checks outside Lebanon	\$15 or CUR 15 (c/v for others) -1 working day

## STANDING ORDERS, DOMICILIATIONS & TRANSFERS

Standing Orders	
<b>Standing order same customer number</b>	Free of charge
• If same currency	Value Debit: Same day value; Value Credit: Same day value
• If different currency	Value Debit=Credit + 2 working days
<b>One time order for different customer number</b>	Free of charge
• If same currency	Value Debit: -1 working day; Value Credit: +1 working day
• If different currency	Value Debit: -1 working day; Value Credit: +2 working days
<b>Standing order</b> for other account at constitution within the bank	\$3 or LBP 4,500 or CUR 3 at constitution and \$1 or LBP 1,500 or CUR 1 per operation
<b>Standing order</b> payment at constitution to other banks	\$5 or LBP 7,500 or CUR 5 at constitution + execution of outgoing transfer fees (local/abroad)
Domiciliation	
Domiciliation at constitution	Free of charge
Utility bill settlement per invoice	LBP 3,000 Ogero & LBP 5,000 or \$3 for others, except for payroll accounts LBP 3,000 and free for credit cards settlement
Returned utility bill (unsettled)	\$5 or LBP 7,500
BDL Clear (domiciliations Debit/Credit) <b>except for salaries</b>	\$3 or LBP 4,500 or CUR 3 per transaction
Transfers	
Incoming transfers	\$10 + correspondent charges or LBP 15,000 or CUR 10 (c/v for others) Value date: +2 working days
Incoming transfer for loan settlement or salary domiciliation	Free of charge; Value date: 0 working days
Incoming transfer for point of sale (POS) transactions in favor of merchants having accounts with us	Free of charge Value date: +2 working days
Incoming transfer with incomplete details	\$10 or LBP 15,000 or CUR 10 (c/v for others)
Outward transfers (abroad)	\$20 or LBP 30,000 or CUR 20 + \$10 or LBP 15,000 or CUR 10 (swift) + correspondent fees (where applicable) Value date: -1 working day (c/v for others) - 100 Group W. (Re-Private Banking)
Outward transfers (abroad) - OUR to Standard Chartered New York - USD	\$15 + \$10 (swift) + \$24 upfront charges correspondent fees with a coverage of maximum \$50 Value date: -1 working day
Outward transfers (local)	\$10 or LBP 15,000 or CUR 10 (c/v for others) + \$10 (swift) or LBP 15,000 or CUR 10 (c/v for others); Value date Debit: -1 working day



## PAYMENT FEES

Road tax fees (Mécanique)	LBP 20,000 for branch pick-up and LBP 25,000 for home delivery
Income tax charges	LBP 5,000 for customers and LBP 10,000 for non customers
Other payments (Government)	LBP 5,000 for customers and LBP 10,000 for non customers

## SAFE DEPOSIT BOXES

Refundable fixed deposit (one time)	\$250
Rental of small (yearly)	\$200
Rental of medium (yearly)	\$333
Rental of large (yearly)	\$500

## ELECTRONIC SERVICES

Online banking	Free of charge
Mobile banking	N/A

## LOANS FOR INDIVIDUALS

### Customized Loans

Credit file < \$25,000	\$100 or c/v
\$25,000 < Credit File < \$100,000	\$250 or c/v
\$100,000 < Credit File < \$500,000	\$350 or c/v
\$500,000 < Credit File < \$750,000	\$400 or c/v
Credit file > \$750,000	\$500 or c/v
Legal fees	Case by case basis
Annual renewal fees	Same fees as at initiation
Late payment fees	Applied rate + 2% on the unpaid balance monthly
Warning letter fees	\$10 or LBP 15,000
Loan arrear commission charges	N/A
Commissions on customized loans	1% monthly on the highest debit balance

### Personal Loan (the product)

File fee	\$75 or c/v
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### Motor/Car Loans (the product)

Commission	Zero
File fee	\$75 or c/v

### Housing loans file fees and commissions (the products)

Commission	Zero
Housing loan basic	0.25% of the loan net amount with a max. of \$1,000
Housing loan under construction	0.25% of the loan net amount with a max. of \$1,000
Housing (EPH)	1% of the loan net value
Subsidized 185 (regular & Under construction)	Zero

### Fiscal Stamps on Loans' Schedule of Payments

Retail loans	1.5% of the loan value
Review on floating retail loans	1.5% of the remaining loan value

**COMMERCIAL FACILITIES: OVERDRAFT AND TERM LOANS**
**File Fees**

Credit file < \$100,000	\$300 or c/v
\$100,000 < Credit File < \$250,000	\$500 or c/v
Credit File > \$250,000	\$1,000 or c/v
Annual renewal fees	Same fees as at initiation
Late payment fees	Interest rate + 2% on the unpaid balance
Overdrawn balances on authorized limit (over limit balances)	2% above interest applied
Monthly commission on highest debit balance (overdraft accounts)	1% monthly
Loan commission up-front fee (not applicable on overdraft)	N/A (until further notice)
Loan arrear commission charges	N/A
Commissions on loans	1% monthly on the highest debit balance
Unused facilities	2% at maturity

**Fiscal Stamps on Commercial Loans**

Stamps on schedule of payment	On case by case basis
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**DOCUMENTARY CREDIT**
**Import LC**

Issuance commission	3% per trimester min. \$100
Issuance standby	1 % quarterly
Confirmation commission	As charged by correspondent if on applicant account
Amendment commission other than increase of amount	\$50
Amendment of amount and validity (beyond current quarter)	3% quarterly, min. \$100
Acceptance commission	1% per trimester min. \$100
Payment commission	1.5% min. \$100
Endorsement of bill of lading	Free of charge
Unused credits (expired unutilized)	\$100

## DOCUMENTARY CREDIT

### Swift

For issuance	\$25
For amendment	\$15
For acknowledgment	\$15
Tracer	\$15

### Export LC

Advising/notification commission	2‰ with a min. of \$100 (without maximum)
Confirmation commission of amount and validity	Refer to General Management
Increase/Prorogation (quarterly) increase amount	Refer to General Management (min. \$50 within the quarter)
Amendment commission (validity)	\$50
Negotiation and payment commission	2‰ min. \$100
Transfer of L/C	4‰ min. \$150
Acceptance or differed payment commission (on a case by case)	1% quartely, min. \$100

N.B.: A fraction of quarter is considered full quarter.

## LETTER OF GUARANTEE

### Issuance Commission

Payment guarantee	1% quarterly, min. \$200
Issuance of international guarantee	Our charges + correspondent charges
Other guarantees/Totally covered	Case by case
Bid bond	0.50% quarterly, min. \$100
Performance bond	1% quarterly, min. \$100
Mobile phone guarantee	\$100
Guarantee of missing bill of lading	\$75

N.B.: Waivers in this section require the prior approval of the Lending Authority (LA)

## DOCUMENTARY COLLECTION

### Import

Sight	2‰ quarterly, min. \$50
Acceptance by the client or deferred held at the Bank's end	2‰ quarterly, min. \$50
Unpaid acceptance	\$25 per month
Avalized	1% quarterly, min. \$150
Free of payment	\$50
Returned unpaid	\$50
Tracer	\$15

## DOCUMENTARY COLLECTION

## Export

Remittance documentary collection fees (sight/deferred)	2‰, min. \$100
Returned unpaid	\$50
Tracer	\$15
Free of payment	\$50
Payment commission	1‰ min. \$50
Swift charges	\$15 + \$10 (swift) + correspondent charges

## Bills

Discounted - Commissions	<p><b>LBP</b> 1‰ per month with min. \$35 (c/v) + debit interest rate + LBP 3,000 per bill + LBP 10,000 per bordereau</p> <p><b>Foreign Currency</b> 1‰ per month with min. \$35 + debit interest rate + \$2 per bill + \$7 per bordereau</p>
In guarantee or for collection	<p><b>LBP</b> Collection + 1 working day + LBP 3,000 per bill + LBP 10,000 per bordereau min. + port fees</p> <p><b>Foreign Currency</b> Collection + 5 working days + \$2 per bill or c/v + \$7 per bordereau min. or c/v + port fees</p>
Bills returned unpaid	<p><b>LBP</b> LBP 7,000 per bill + late debit interest</p> <p><b>Foreign Currency</b> \$5 per bill or c/v + late debit interest</p>
Warning for unpaid discounted bills or in guarantee	\$25
Late debit interest on discounted bills	Discounted rate + penalty (2%)
Unpaid bills being discounted or in guarantee or in collection sent for collection with another bank	+2 working days + \$5 per bill + correspondent charges

The charges in the below table do not include documentation fees

Real Estate Nature	Expert Fees for distance < 40 Km (round trip)	Additional Fees: Transportation for distance 40-100 Km (round trip)	Additional Fees: Transportation for distance > 100 Km (round trip)
<b>Plot/Land</b>			
Treeless land/Empty plot (surface ≤ 10,000 Km <sup>2</sup> )	\$230	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Treeless land/Empty plot (surface > 10,000 Km <sup>2</sup> )	The real estate affair unit will study the expert's fees according to the technical situation of the property	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
<b>Residential</b>			
Multiple properties within the same project or close to each other's	\$230 for the first property and \$50 for each additional one (the fee is charged per owner of the multiple properties)	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
One flat within a finished residential building (surface ≤ 350 m <sup>2</sup> )	\$230	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
One flat within a finished residential building (surface > 350 m <sup>2</sup> )	Refer to the real estate affair unit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Multiple similar flats within one finished residential building (surface ≤ 350 m <sup>2</sup> per flat)	\$230 for the first flat and \$50 for each additional one (the fee is charged per owner of the multiple flats)	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Multiple similar flats, within one finished residential building (surface > 350 m <sup>2</sup> per flat)	Refer to the real estate affair unit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Multiple flats in several blocks within one project (surface ≤ 350 m <sup>2</sup> )	\$230 for the first flat and \$50 for each additional one (the fee is charged per owner of the multiple flats)	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)

Real Estate Nature	Expert Fees For Distance < 40 Km (round trip)	Additional Fees: Transportation for distance 40-100 Km (round trip)	Additional Fees: Transportation for distance > 100 Km (round trip)
Multiple flats in several blocks within one project <b>(surface &gt; 350 m<sup>2</sup>)</b>	Refer to the real estate affair unit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Duplex or triplex apartment	\$280	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Villa up to maximum 3 floors	\$530	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
<b>RESIDENTIAL UNDER RENOVATION</b>			
One flat within a finished residential building <b>(surface ≤ 350 m<sup>2</sup>)</b>	\$230	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
One flat within a finished residential building <b>(surface &gt; 350 m<sup>2</sup>)</b>	Refer to the real estate affair unit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
<b>COMMERCIAL</b>			
Commercial or industrial flat with one floor	Refer to the real estate affair unit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Multiple flats within a commercial or industrial building	\$330 for the first flat and \$50 for each additional one (the fee is charged per owner of the multiple flats)	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Gas station	\$430	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
<b>PROJECT UNDER CONSTRUCTION</b>			
Study and follow up on an under construction project consisting of one building or one block	\$530 per visit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Study and follow up on an under construction project consisting of 3 repetitive buildings	\$730 per visit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)
Under construction building with several floors	\$230 for the first floor and \$50 for each additional one per visit	+ \$50 to be added on the expert fees (1st column)	+ \$75 to be added on the expert fees (1st column)

\*\* Refer to the Bank's management for cases not mentioned in the here above tables.



**DEBIT CARDS (MASTERCARD)**

Card Monthly Fee for Basic & Supplementary	\$2 or c/v
Loyalty Program	Free of charge
Saradar Bank ATMs Withdrawal Fee	Free of charge
Local CSC Network ATM Withdrawal fee	\$1.50 or c/v
Non CSC network ATM Withdrawal fee	\$5 or c/v
Others ATMs Withdrawal Fee	1.75% with a minimum of \$5 or c/v
Card Replacement Fee	Free of charge
PIN Replacement Fee	\$2 or c/v
SMS Alert Fee	Local line: \$1 or c/v per mobile per month International line: \$2 or c/v per mobile per month
Balance Inquiry Fee on Saradar Bank ATMs	Free of charge
Balance Inquiry Fee on Local CSC Network ATM	\$0.5 or c/v
Balance Inquiry Fee on Other ATMs	\$1 or c/v
FOREX Markup	3.75%

**DEBIT CARDS (VISA)**

Card Monthly Fee for Basic & Supplementary	\$1 or c/v
Loyalty Program	Free of charge
Saradar Bank ATMs Withdrawal Fee	Free of charge
Local CSC Network ATM Withdrawal fee	\$1.50 or c/v
Non CSC network ATM Withdrawal fee	\$5 or c/v
Others ATMs Withdrawal Fee	1.75% with a minimum of \$5 or c/v
Card Replacement Fee	\$3 or c/v
PIN Replacement Fee	\$2 or c/v
SMS Alert Fee	Local line: \$1 or c/v per mobile per month International line: \$2 or c/v per mobile per month
Balance Inquiry Fee on Saradar Bank ATMs	Free of charge
Balance Inquiry Fee on Local CSC Network ATM	\$0.5 or c/v
Balance Inquiry Fee on Other ATMs	\$1 or c/v
FOREX Markup	3.75%

CREDIT CARDS | MASTERCARD

	Titanium	Platinum	World	Internet	Corporate
Currency	USD or LBP	USD or EUR	USD or EUR	USD	USD
Product Type (Revolve, Charge)	Revolve				
Cycle Cutoff Date	25 <sup>th</sup> of each month				
Cycle Due Date	Cycle cut off + 15 days				
Annual Card Selling Price	Basic: \$80 or LBP 120,000 Supplementary: \$50 or LBP75,000	Basic: \$125 or €80 Supplementary: \$100 or €50	Basic: \$200 or €200 Supplementary: \$150 or €150	Basic: \$20 Supplementary: \$15	Basic: \$80 Supplementary: \$60
Minimum Payment	5% of the outstanding balance with a minimum of \$50 or LBP 50,000	5% of the outstanding balance with a minimum of \$50 or €50	5% of the outstanding balance with a minimum of \$50 or €50	5% of the outstanding balance with a minimum of \$50	5% of the outstanding balance with a minimum of \$50
Available Payment Modes	5%, 10%, 20%, 50%, 100%				
Monthly Interest on Outstanding Balance	USD: 1.50% LBP: 1.75%	1.50%	1.50%	1.50%	1.50%
Monthly Interest on Cash	2.50%	2.50%	2.50%	N/A	2.50%
Loyalty Program	Free of charge				
E-Services: E-Statement, Email Alert	Free of charge				

CREDIT CARDS | MASTERCARD

	Titanium	Platinum	World	Internet	Corporate
Mobile Payment CMO Sticker	Free of charge	Free of charge	Free of charge	N/A	N/A
Mobile Payment CMO Application	Free of charge	Free of charge	Free of charge	Free of charge	N/A
Mobile Payment P2M	Free of charge	Free of charge	Free of charge	Free of charge	N/A
Mobile Payment P2P	\$1 per transfer	\$1 per transfer	\$1 per transfer	\$1 per transfer	N/A
Mobile Payment P2A	\$1 per request	\$1 per request	\$1 per request	N/A	N/A
MoneyGram Transfer	Determined by CashUnited				
Value Dates on Retail	End of cycle + 15 days				
Value Dates on Cash	Posting Date - 1 day				
Saradar Bank ATMs Withdrawal Fee	2% with min. \$1 or LBP 1,500 max. \$2.50 or LBP 4,000	2% with min. \$1 or €1 max. \$2.50 or €2.50	2% with min. \$1 or €1 max \$2.50 or €2.50	N/A	2% with min. \$1 max. \$2.50
Other ATMs Withdrawal Fee	2% with min. \$5 or LBP 7,500 max. \$7 or LBPI0,000	2% with min. \$5 or €5 max. \$7 or €7	2% with min. \$5 or €5 max. \$7 or €7	N/A	2% with min. \$5 max. \$7
Card Replacement Fee for Damaged or Erroneous Card	\$10 or LBP 15,000	\$10 or €10	\$10 or €10	\$5	\$10
Card Replacement Fee for Lost or Stolen Card	\$15 or LBP 22,500	\$15 or €15	\$15 or €15	\$7	\$15
PIN Replacement Fee	\$5 or LBP 7,500	\$5 or €5	\$5 or €5	N/A	\$5
SMS Alert Fee	Local line: \$1 or LBP 1,500 per mobile per month International line: \$2 or LBP 3,000 per mobile per month	Local line: \$1 or €1 per mobile per month International line: \$2 or €2 per mobile per month	Local line: \$1 or €1 per mobile per month International line: \$2 or €2 per mobile per month	Local line: \$1 per mobile per month International line: \$2 per mobile per month	Local line: \$1 per mobile per month International line: \$2 per mobile per month

CREDIT CARDS | MASTERCARD

	Titanium	Platinum	World	Internet	Corporate
Online Account Access Fee	Free of charge				
Late Payment Fee	\$15 or LBP 25,000	\$15 or €15	\$15 or €15	\$15	\$15
Over limit Fee (above \$100 or c/v)	\$10 or LBP 15,000	\$10 or €10	\$10 or €10	\$10	\$10
Balance Inquiry Fee on Saradar Bank ATMs	\$0.50 or LBP 750	\$0.5 or €0.50	\$0.5 or €0.50	N/A	\$0.50
Balance Inquiry Fee on Other ATMs	\$1 or LBP 1,500	\$1 or €1	\$1 or €1	N/A	\$1
Statement or Management Fee	Free of charge				
Priority Pass Membership Fee	Free of charge	Free of charge	N/A	N/A	Free of charge
Priority Pass Entrance Fee	\$27 or c/v in LBP	\$27 or c/v in Euro	N/A	N/A	\$27
Lounge Key	N/A	N/A	Free of charge	N/A	N/A
FOREX Markup	For USD: 3.75% For LBP: 4.50%	For USD: 3.75% For Euro: 4.50%	For USD: 3.75% For Euro: 4.50%	3.75%	3.75%

QUIQ PREPAID CARDS | VISA

Type	QuiQ Global USD	QuiQ Global EUR	QuiQ Internet	QuiQ Gift
Annual Fee	\$10	€10	\$5	\$10
Currency	USD	EURO	USD	USD
Card Validity	1 Year	1 Year	1 Year	1 Year
Renewable	Yes	Yes	Yes	No
Card Usage	Local & International ATM, POS & Online	Local & International ATM, POS, Online	Online shopping and Mail/Telephone orders	Local & International POS & Online
Reloadable	Yes	Yes	Yes	No
Maximum Card Balance	\$3,000	€3,000	\$1,000	\$500
Minimum Load Amount per Transaction	\$25	€25	\$25	\$25
Maximum Load Amount per Transaction	\$1,000	€1,000	\$500	\$500
ATM Daily Cash Withdrawal Limit	\$500	€500	N/A	N/A
First Load Fee	Free of charge	Free of charge	Free of charge	Free of charge
Re-Load Fee	\$2	€2	\$2	N/A
<b>ATM Withdrawal Fees</b> SARADAR ATMs	Free of charge	Free of charge	N/A	N/A
<b>ATM Withdrawal Fees</b> Others Local ATMs	\$3	€3	N/A	N/A
<b>ATM Withdrawal Fees</b> International ATMs	\$4	€4	N/A	N/A
ATM Balance Inquiry Fee	\$0.50	€0.50	N/A	N/A
PIN Re-Issue Fee	\$0.50	€0.50	N/A	N/A
Manual POS Withdrawal Fee (Cash Advance Fee)	\$2	€2	\$2	\$2
Monthly SMS Fee Local Line	\$1	€1	\$1	\$1
Monthly SMS Fee International Line	\$2	€2	\$2	\$2
Dormancy Fee	Free of charge	Free of charge	\$3	\$2
Card Replacement Fee	\$5	€5	\$5	\$5
FOREX Markup	3.50%	4%	3.50%	3.50%
Closure Fee	\$5	€5	\$5	\$5

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Saradar Bank sal | Capital LBP 10,600,000,000 Fully Paid | Banks List No.48 | C.R.B. 9849  
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