

February 27, 2018

Subject: BLC Bank financial products and services

Dear Dr. Georges Sili - President

BLC Bank, has the pleasure to offer **The Order of Pharmacists of Lebanon** esteemed **Doctors** the below financial products and services.

## 1. Accounts

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### BETA Account

The BLC Bank Beta Account is a current account designed to meet your basic banking needs while providing added benefits.

- **No minimum amount required**
- **Available in USD and LBP**
- **Free** Platinum debit card
- **Free** SMS notification
- **Free** annual statement
- **No commission** on US deposits at the ATM up to USD 3,000
- **Low fees** for bills domiciliation: USD 2.00 or LBP 3000 instead of LBP 5000
- **Reduced fees** of BLC Bank Internet Card for USD 10 instead of USD 20

**Management fees of the account:** LBP 3,000 or USD 2

### SIGMA Account

The BLC Bank Sigma Account is a full packaged current account designed to meet your banking needs while providing a wide range of benefits.

- **No minimum amount required**
- **Available in USD and LBP**
- **1 Free** checkbook per year
- **Free** Platinum debit card
- **Free** credit card (Upon approval)
- **Free** internet card
- **Free** SMS transaction notification
- **Free unlimited** domiciliation of utility bills
- **Free** annual statement
- **Free Personal Accident Insurance** (coverage up to USD 15,000)
- **No commission** on US deposits at the ATM up to USD 3,000

**Management fees of the account:** LBP 9,000 or USD 6



## 2. Credit Cards

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No matter which **BLC MasterCard** or **Visa Card** you choose, you will benefit from a host of features:

- Available currencies : LBP – USD - Euro
- Worldwide shopping convenience and discounts at many points of sale
- Repayment flexibility, having the choice to pay off the amount spent in full or in monthly installments starting at 5% of the outstanding balance
- 40 days grace period
- Free travel insurance coverage when purchasing your airline ticket with your BLC Bank card.
- Cash Back rewards program is available where accumulated points are redeemed for cash deposited in the cardholder account.
- Priority Pass Membership for Platinum MasterCard holder
- **Free** domiciliation of utility bills

BLC Credit Card options are as follow:

- Platinum Credit Card in USD – Limit starting USD 10,000 – Cost \$150 per year.
- Gold Credit Card in USD – Limit starting 5,000 USD – Cost \$12 per month. (\$6 in case associated with any credit facility)
- Standard Credit Card in USD – Limit starting 5,000 USD – Cost \$6 per month. (\$2 in case sells or you have other products).

Interest rates:

Platinum Card: 1.75% on POS and cash withdrawals

Standard and Gold Card: 1.50% on purchases and 1.75% on POS and cash withdrawals (In case of full fees)

SMS notification:

Platinum Card: Free

Regular and Gold Card: USD 1 per month (included into the above mentioned prices)

**Special Offer till February 28<sup>th</sup> 2018, spend 1000\$ on your BLC Credit Card and win 2 free Grand Cinema movie tickets.**

## 3. Cloud Banking

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- **Internet Banking:**
  - Lite profile (Read-only access to accounts):
    - No online transfers can be performed under this profile.
    - Monthly charges: **\$0.50 per month**
  - Classic profile (Basic access to accounts):
    - Online transfers are allowed between client's own accounts only
    - Monthly charges: **\$0.50 per month**
  - Premium profile (Full access to accounts):
    - Intra-bank and inter-bank transfers (transfers to other clients within BLC Bank and external transfers). For enhanced security, a token is required to carry out such operations.
    - Monthly charges: **\$1 per month**
- **Free Mobile Banking Access**



#### 4. Personal loan

- Loan Amount up to USD 100,000 or the equivalent in LBP
- Loan payment up to 33% of the salary
- Loan Interest rate (Regressive) in USD and LBP:

Period	Regular Clients	Clients with Salary domiciliation
Up to 5 years (USD)	11.50%	11.00%
Up to 5 years (LBP)	13.75%	12.75%

- **File fees:** 1% of the loan amount
  - minimum USD 60 and maximum USD 150

#### 5. Car Loans

**A - NEW CARS:** Starting 25% down payment and up to 7 years of financing:

Financing period	Interest Rate
5 years	3.90%
6 years	4.50%

Ask for BLC Bank special offers  
at any Car Dealer

#### **B - USED CARS:**

Starting 25% down payment and up to 6 years of financing

Car Age	Maximum Loan amount	Interest rate (Flat)	Loan period
Max 6 years old	USD 100,000	6.25%	6 years
Between 7 & 10 years old		6.00%	Up to 5 years
Between 11 & 15 years old	USD 60,000	7.00%	Up to 4 years

#### **C – NEW MOTORCYCLES**

- Loan amount up to USD 30,000 and can include the purchase of the motorcycle safety gears.
- Interest rate: starting 6%
- Loan duration: up to 3 years
- Down payment: starting at 25%

#### **Additional information:**

**Required Guarantees:** Mortgage of the financed car/motorcycle to the order of the bank

**Car Loan Insurance:** All Risk car insurance, passive war cover included + Life Insurance for motorcycle loan borrowers

**File Fees:** \$ 75



## 6. Housing Loans

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### **Deluxe Plan of BLC Bank:**

With this plan you can purchase, the residence you wish whether in the city, on the beach, in the mountains or in your hometown! Be it a house, chalet, apartment, duplex or a villa! You can even renovate a house or build another one by refinancing your own existing residence.

Our customer service officers will be happy to assist you in choosing the best financing option to achieve your dreams.

## 7. Mother Fiduciary Account

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### **Exclusive from BLC Bank to Mothers:**

Understanding your maternal instinct of protecting your children and ensuring a safe future for them, BLC Bank was a pioneer in establishing the **Mother Fiduciary Account** giving the mother the power to open and operate independently accounts for her minor children, without having to refer to the children's legal guardian.

### Account benefits:

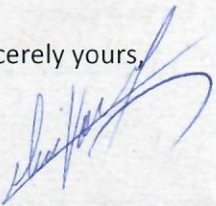
- Opening the account with as low as USD 300
- Competitive interest rates (BRR – 2% max 4.25% in USD and 6.50% in LBP)
- Amount blocked for 6 months, renewable automatically
- Total or partial withdrawal allowed at maturity

In addition to the mentioned above, BLC Bank has a wide variety of other products such as Bancassurance life insurance & saving products, Student Loans, and customized Small Business Loans.

**Please note that Bank has the right to modify its products and or offered interest rates without prior notice.**

We remain at your disposal for any additional information and assure you of our best attention at any time.

Sincerely yours,



**Elias Younes**  
**Head of Retail Sales**  
**BLC Bank**



We deliver what matters

03/642573

**Samir M. Rahal**

*Salary Domiciliation & Cards Sales Officer*

*Retail Banking Group*