

## SERVICES CHARGES AND FEES

### CURRENT, SAVING AND OTHER ACCOUNTS

Current/Checking/Sight account	<p>*For USD or Foreign Currencies Accounts:            ≤ USD 3,000: USD 3 monthly            Between USD 3,001 and USD 20,000: USD 5 monthly            Between USD 20,001 and USD 50,000: USD 10 monthly            Between USD 50,001 and USD 300,000: USD 20 monthly            ≥ USD 300,000: USD 50 monthly</p> <p>* For LBP Accounts:            ≤ LBP 1,000,000: LBP 5,000 monthly            Between LBP 1,000,001 and LBP 10,000,000: LBP 10,000 monthly            Between LBP 10,000,001 and LBP 50,000,000: LBP 15,000 monthly            Between LBP 50,000,001 and LBP 100,000,000: LBP 20,000 monthly            ≥ LBP 100,000,001: LBP 25,000 monthly</p>
Domiciliation account	<p>For USD accounts: USD 2 monthly            For LBP accounts: Free of charge</p>
Fresh Funds account	Minimum balance for account opening: USD 300
Time deposit / Saving term account	<p>* For LBP Accounts:            ≤ LBP 25,000,000: LBP 3,000 monthly            Between LBP 25,000,001 and LBP 150,000,000: LBP 7,000 monthly            Between LBP 150,000,001 and LBP 300,000,000: LBP 10,000 monthly            Between LBP 300,000,001 and LBP 1,000,000,000: LBP 15,000 monthly            ≥ LBP 1,000,000,001: LBP 20,000 monthly</p> <p>* For existing Foreign Currencies Accounts:            ≤ USD 25,000: USD 2 monthly            Between USD 25,001 and USD 150,000: USD 5 monthly            Between USD 150,001 and USD 400,000: USD 10 monthly            Between USD 400,001 and USD 750,000: USD 20 monthly            ≥ USD 750,000,001: USD 30 monthly</p> <p>* For new Foreign Currencies Accounts:            ≤ USD 25,000: USD 5 monthly            Between USD 25,001 and USD 150,000: USD 10 monthly            Between USD 150,001 and USD 400,000: USD 20 monthly            Between USD 400,001 and USD 750,000: USD 30 monthly</p>
Saving sight account	<p>* For LBP Accounts:            ≤ LBP 25,000,000: LBP 5,000 monthly            Between LBP 25,000,001 and LBP 150,000,000: LBP 7,000 monthly            Between LBP 150,000,001 and LBP 500,000,000: LBP 10,000 monthly            ≥ LBP 500,000,001 : LBP 15,000 monthly</p> <p>* For existing Foreign Currencies Accounts:            ≤ USD 25,000: USD 2 monthly            Between USD 25,001 and USD 200,000: USD 5 monthly            Between USD 200,001 and USD 500,000: USD 10 monthly            Between USD 500,001 and USD 1,000,000: USD 20 monthly            ≥ USD 1,000,001: USD 40 monthly</p>
Overdraft account	USD 8 monthly
Accidentally debtor account	USD 10 or countervalue monthly + Highest debit commission 3‰ quarterly + Debit interest rate
Dormant account fee	USD 20 monthly or countervalue
Passbook replacement	USD 15 or countervalue

Lost Saving Passbook	USD 20 or countervalue
Statement of account	For USD accounts: USD10/page maximum \$130 at the cut off date For LBP accounts: LBP 15,000/page maximum LBP 200,000 at the cut off date
Closure of one account	LBP 10,000 or USD 5 per account
Closure of all accounts (termination of the relation with the bank)	Min. USD 20

## CASH SERVICES

Cash deposit in LBP	No fees In LBP: +1 working day Against foreign exchange: +2 working days
Cash deposit in USD or foreign currency	No fees +3 working days
Cash withdrawal in LBP	No fees -1 working day
Cash withdrawal in USD or foreign currency	0.4% (Starting February 2021) -1 working day

## CHEQUES SERVICES

Chequebook request	10 pages: USD 8 or countervalue 25 pages: USD 10 or countervalue
Cheque deposit for BDL clearing	LBP 1,500 ; +3 working days USD 1 ; +5 working days
BSL BANK cheque via BDL clearing in LBP	No fees -1 working day
BSL BANK cheque via BDL clearing in USD	No fees -2 working days
Cheque drawn on BSL BANK deposited into account	Debit: -1 working day Credit: +1 working day
Certified cheque	LBP 25,000 or USD 15 or countervalue
Banker cheque issuance	LBP 25,000 or USD 15 or countervalue -1 working day
Stop payment of one chequebook	USD 15
Stop payment personal cheque	LBP 20,000 or USD 15 or countervalue
Stop payment banker cheque (local)	USD 35
Unpaid collection cheque (via BDL clearing)	LBP 15,000 or countervalue
Unpaid collection cheque outside clearing	USD 25 or countervalue + correspondent charges
Unpaid cheque drawn on BSL BANK - Insufficient funds	USD 20 or countervalue
Unpaid cheque drawn on BSL BANK - Other reasons	USD 10 or countervalue
Declaration to BDL of unpaid cheque	USD 20
Regularization of Unpaid cheque declared to BDL	USD 15 or countervalue USD 25 or countervalue for closed account

## TRANSFERS AND SWIFT SERVICES

International incoming transfers (Salary transfer and bill settlement exempted)	USD 10 +2 working days
Local incoming transfers (Salary transfer and bill settlement exempted)	LBP 10,000 or USD 10 +2 working days

Local outgoing transfers	LBP 25,000 or USD 15 Debit: -1 working day Credit: +2 working days
International outgoing transfers	< USD 50,000: 0.4% min USD 50 + USD15 Swift + 2 working days (all commission in cash) ≥ USD 50,000: 0.4% min USD 75 + USD15 Swift + 2 working days (all commission in cash)
Swift amendment	Min USD 15 + Correspondent charges
Transfer account to account - Same ID	Debit and credit: same day
Transfer account to account - Different ID	Debit: -1 working day Credit: +1 working day
Transfer with foreign exchange	Debit: same day Credit: +2 working days + stamps

## LOANS AND BILLS SERVICES

Bill: Discounted / In guarantee / For collection	LBP 7,500 per bill + LBP 10,000 per bordereau USD 5 per bill + USD 7 per bordereau
Unpaid discounted / In guarantee / For collection bill	2‰ ; Min. USD 7 per bill
Warning for unpaid discounted / In guarantee bill	USD 15
Unpaid bill / Loan	2% delay interest monthly ; Min USD 5 per bill
Personal loan file fees	USD 100

## LETTER OF GUARANTEE SERVICES

Letter of guarantee - Bid bond	0.5% quarterly ; Min USD 100
Letter of guarantee - Performance	4% yearly ; Min USD 200
Letter of guarantee - Financial	4% yearly ; Min USD 200
Letter of guarantee - Retention	4% yearly ; Min USD 200
Letter of guarantee - Shipping	USD 75 monthly
Other guarantees (Mobile etc.)	3% yearly ; Min USD 50
Swift	Full USD 75 ; Amendment USD 25
Additional / Special courier (DHL, Aramex etc.)	USD 45 out of country per set
Documentary collection	USD 75 or countervalue monthly
Avalized draft	1% quarterly ; Min USD 75 monthly
Other guarantees fully covered	1% yearly or USD 25 quarterly ; Min USD 50 yearly

## LETTER OF CREDIT SERVICES

Letter of credit - Import	
Opening	2.5‰ quarterly ; Min USD 100
Amount increase / Validity extension	Review opening conditions
Acceptance	2.5% yearly ; Min USD 150
Amendment	USD 50 flat or countervalue
Discrepant documents	USD 60 flat
Letter of credit - Export	
Advising	2‰ quarterly ; Min USD 100 ; Max USD 500
Confirmation	2.5‰ quarterly ; Min USD 300
Amount increase / Validity extension	Review advising conditions
Other amendments	USD 50 or countervalue

Courier for each advice	USD 15 or countervalue
Swift acknowledgement	USD 15 or countervalue
Handling fees	USD 50 or countervalue
Confirmation	2.5% quarterly ; Min USD 200
Negotiation / Payment	1% quarterly ; Min USD 100
Acceptance	2.5% yearly ; Min USD 150
Acceptance for non-confirmed letter of credit	1% yearly ; Min USD 50
Transfer	2% quarterly ; Min USD 200
Handling per negotiation	USD 50 - USD 100
Swift for letter of credit	USD 75
Additional / Special courier (DHL, Aramex etc.)	USD 50 out of country per set
Local courier	USD 20
Discrepant documents	Min USD 50
Study document (if requested)	1% ; Min USD 50
Deferred payments	0.75% quarterly ; Min USD 150
Standby letter of credit	3% yearly ; Min USD 400

## FACILITIES SERVICES

Overdraft account	USD 5 per month + Highest debit commission 3% per quarter
Annual file fees	On case by case basis ; Min USD 150

## DOCUMENTARY COLLECTION SERVICES

Incoming documentary collection	
Sight	3% quarterly ; Min USD 50
Acceptance	1% ; Min USD 50 or countervalue
Unpaid acceptance	USD 50 - USD 100
Aval	2.5% yearly
Free of payment	USD 50
Returned unpaid	USD 50
Amendment	USD 50
Outgoing documentary collection	
Remittance (sight and deferred)	3% quarterly ; Min USD 50
Free of payment	USD 50
Returned unpaid	USD 50
Swift for documentary collection	Min USD 20
Additional / Special courier (DHL, Aramex etc.)	USD 50 out of country per set
Handling fees	USD 50
Amendment	1% ; Min USD 50

## SECURITIES

Foreign markets (Purchase / Sale of shares)	
United States	6 Cents/Share
Minimum	USD 100

Europe	
France, Germany, Italy	5‰
Minimum	Euro 90
Spain	5‰
Minimum	Euro 110
Switzerland	
Commission	5‰
Minimum	CHF 150
United Kingdom	
Commission	10‰
Minimum	GBP 80
Canada	
Canada	6 cents per share
Minimum	CAD 150
Denmark	
Commission	5‰
Minimum	DKK 400
Norway	
Commission	5‰
Minimum	NOK 500
Sweden	
Commission	5‰
Minimum	SEK 500
GCC Markets	
Commission	9‰
Minimum	Equivalent to USD 100
Local markets	
Beirut stock exchange (calculation by range)	
< USD 100,000	4‰
USD 100,001 - USD 1,000,000	2.5‰
USD 1,000,001 - USD 5,000,000	2‰
>USD 5,000,001	2‰
Minimum	USD 20
Over the Counter	7.5‰
Bonds	
All Markets	0.25% of Principal
Commodities	
Gold	\$2/Ounce/ minimum 100 Ounces per trade/Min com \$200
Silver	5 Cents/Ounce/minimum 5000 Ounces per trade/Min com \$250
Custody Fees: Minimum per Portfolio USD 100	
Custody fees on foreign markets	
Custody fees	3‰
Minimum	USD 100
Custody fees on Eurobonds	2.5‰ ; Minimum USD 100
Custody fees on local markets	
Minimum	4‰
Minimum	USD 100 or C/V in currencies
Maximum	USD 2000 or C/V in currencies
Gold & Silver	
Custody of Silver	0.60%
Custody of Gold	0.30%
Dividends	
Minimum	USD 20 or C/V in currencies
Maximum	USD 1000 or C/V in currencies

< USD 100 or C/V in currencies	Franco
Between USD 101 & USD 750 or C/V in currencies	USD 10 or C/V in currencies
Between USD 751 & USD 4000 or C/V in currencies	3%
Between USD 4001 & USD 10000 or C/V in currencies	2%
>USD 10001 or C/V in currencies	1%
<b>Solidere dividends</b>	
Minimum	USD 5
Maximum	USD 50
≤ USD 500	USD 5
USD 501 - USD 5,000	USD 10
>USD 5,001	2‰
<b>Miscellaneous fees</b>	
Dematerialization of physical shares	On case by case basis
Re-materialization	USD 40
Withdrawal physical shares deposited with Midclear	USD 20
Local securities transfer out	Min USD 25 (as per case)
Foreign securities transfer out	Min USD 50 (as per case)
Transfer of precious metals to another bank	USD 100
Exchange from bearer to nominal shares	USD 15 (as per case)
Heritage fees	USD 50

## OTHER SERVICES FEES

Audit statement	USD 25
Utility bill (Touch, Alfa, Ogero etc.)	LBP 3,000 or USD 3 (USD 2 starting February 2021)
Certificate to embassy	USD 15 or countervalue
Statement to embassy	USD 10 or countervalue
Financial attestation	USD 25 or countervalue
Photocopy of documents	LBP 5,000 per copy
Photocopy of documents from archive	Less than 1 year: USD 15 More than 1 year: USD 20
Standing order (Periodic transfer)	USD 10 + stamps
Power of attorney (General or special)	USD 10 + stamps
Signature authentication	USD 10 + stamps
Capital constitution	USD 300 or countervalue
Heritage distribution	USD 100 or countervalue (if termination of relationship)
Credit card statement of account	USD 3 per statement of account or countervalue
Official statement of account on client's request	LBP 20,000 per page ; Max. LBP 150,000
Statement of account for banks and clients by swift	USD 25
Safe box	Depends on the safe box size. Available in Riad El Solh , Jounieh, Tripoli, Zgharta and Zahleh branches