

## SERVICES CHARGES AND FEES

### CURRENT, SAVING AND OTHER ACCOUNTS

Current/Checking/Sight account	<p>*For USD or Foreign Currencies Accounts:  ≤ USD 3,000: USD 5 monthly  Between USD 3,001 and USD 20,000: USD 8 monthly  Between USD 20,001 and USD 50,000: USD 10 monthly  Between USD 50,001 and USD 300,000: USD 20 monthly  ≥ USD 300,001: USD 50 monthly</p> <p>* For LBP Accounts:  ≤ LBP 1,000,000: LBP 75,000 monthly  Between LBP 1,000,001 and LBP 10,000,000: LBP 105,000 monthly  Between LBP 10,000,001 and LBP 50,000,000: LBP 150,000 monthly  Between LBP 50,000,001 and LBP 100,000,000: LBP 195,000 monthly  ≥ LBP 100,000,001: LBP 255,000 monthly</p>
Domiciliation account	<p>For USD accounts: USD 2 monthly  For LBP accounts: LBP 30,000 monthly</p>
Fresh Funds account	<p>* For Individuals: Minimum balance for account opening: USD 100 (Fresh) or LBP 3,000,000  * For companies: Minimum balance of USD 2,000 (Fresh) or LBP 25,000,000 in cash  ** On hold amount USD 50 for USD account and LBP 750,000 for LBP accounts</p>
Time deposit / Saving term account	<p>* For LBP Accounts:  ≤ LBP 25,000,000: LBP 10,000 monthly  Between LBP 25,000,001 and LBP 150,000,000: LBP 150,000 monthly  Between LBP 150,000,001 and LBP 300,000,000: LBP 195,000 monthly  Between LBP 300,000,001 and LBP 1,000,000,000: LBP 300,000 monthly  ≥ LBP 1,000,000,001: LBP 405,000 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 750,001: 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  ≥ USD 750,001: USD 60 monthly</p>

Saving sight account	<p>* For LBP Accounts:  <math>\leq</math> LBP 25,000,000: LBP 45,000 monthly  Between LBP 25,000,001 and LBP 150,000,000: LBP 75,000 monthly  Between LBP 150,000,001 and LBP 500,000,000: LBP 105,000 monthly  <math>\geq</math> LBP 500,000,001 : LBP 150,000 monthly</p> <p>* For existing Foreign Currencies Accounts:  <math>\leq</math> 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  <math>\geq</math> USD 1,000,001: USD 40 monthly</p>
Overdraft account	USD 20 or LBP 1 Mio monthly
Accidentally debtor account	<p>USD 20 monthly + Highest debit commission 3‰ quarterly + Debit interest rate  LBP 1 Mio monthly + Highest debit commission 3‰ quarterly + Debit interest rate</p>
Dormant account fee	USD 20 or LBP 500,000
Passbook replacement	USD 15 or LBP 225,000
Lost Saving Passbook	USD 15 or LBP 500,000
Statement of account	<p>For USD accounts: USD15/page maximum \$150 at the cut off date  For LBP accounts: LBP 100,000/page maximum LBP 2 Mio at the cut off date</p>
Closure of one account	USD 10 or LBP 500,000 per account
Closure of all accounts (termination of the relation with the bank)	USD 30 or LBP 500,000
Opening of ID for proxy	USD 10 or LBP 150,000
<b>CASH SERVICES</b>	
Cash deposit in LBP	<p>No fees  In LBP: +1 working day  Against foreign exchange: +2 working days</p>
Cash deposit in USD	<p>0,5%  +3 working days</p>
Cash deposit in EURO or foreign currency	<p>1%  +3 working days</p>
Cash withdrawal in LBP	<p>LBP 5,000  -1 working day</p>

Cash withdrawal in USD or foreign currency	0.7% -1 working day
Cash withdrawal in EURO	0% -1 working day
<b>CHEQUES SERVICES</b>	
Chequebook request	25 pages: USD 20 or LBP 300,000
Cheque deposit for BDL clearing	LBP 50,000 ; +3 working days USD 15 ; +5 working days
BSL BANK cheque via BDL clearing in LBP	LBP 3000 -1 working day
BSL BANK cheque via BDL clearing in USD	USD 2 -2 working days
Cheque drawn on BSL BANK deposited into account	Debit: -1 working day Credit: +1 working day
Banker cheque issuance	USD 15 or LBP 225,000 -1 working day
Stop payment of one chequebook	USD 15
Stop payment personal cheque	USD 15 or LBP 225,000
Unpaid collection cheque (via BDL clearing)	USD 10 or LBP 150,000
Unpaid collection cheque outside clearing	USD 25 or LBP 375,000 + correspondent charges
Returned cheque drawn on BSL BANK - Insufficient funds	USD 15 or LBP 225,000
Returned cheque drawn on BSL BANK - Other reasons	USD 10 or LBP 150,000
Declaration to BDL of unpaid cheque	USD 20
Regularization of Unpaid cheque declared to BDL	USD 15 or LBP 225,000 USD 25 or LBP 375,000 for closed account
<b>TRANSFERS AND SWIFT SERVICES</b>	
<b>FRESH</b>	
International incoming transfers (Salary transfer and bill settlement exempted)	USD 15 +2 working days
Local incoming transfers (Salary transfer and bill settlement exempted)	USD 10 or LBP 150,000 +2 working days
Local outgoing transfers	USD 15 or LBP 225,000 Debit: -1 working day Credit: +2 working days
International outgoing transfers	< USD 50,000: 0.5% min USD 50 + USD15 Swift + 2 working days (all commission in cash) ≥ USD 50,000: 0.5% min USD 75 + USD15 Swift + 2 working days (all commission in cash)

Swift amendment	Min USD 25 (USD 10+ USD 15, swift) + Correspondent charges
Transfer account to account - Same ID	Debit and credit: same day
Transfer account to account - Different ID	USD 2 or LBP 30,000 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 150,000 per bill + LBP 225,000 per bordereau USD 10 per bill + USD 15 per bordereau
Unpaid discounted / In guarantee / For collection bill	2‰ ; Min. USD 15 or LBP225,000 per bill
Warning for unpaid discounted / In guarantee bill	USD 25
Unpaid bill / Loan	2% delay interest monthly ; Min USD 10 or LBP 150,000 per bill
Personal loan file fees	USD 200

## LETTER OF GUARANTEE SERVICES

Letter of guarantee - Bid bond	1% quarterly ; Min USD 500
Letter of guarantee - Performance	4% yearly ; Min USD 500
Letter of guarantee - Financial	4% yearly ; Min USD 500
Letter of guarantee - Retention	4% yearly ; Min USD 500
Letter of guarantee - Shipping	USD 75 (Fresh) monthly
Other guarantees (Mobile etc.)	4% yearly ; Min USD 500
Swift	Full USD 75 ; Amendment USD 35
Additional / Special courier (DHL, Aramex etc.)	USD 50 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 50 quarterly ; Min USD 100 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
Courier for each advice	USD 15
Swift acknowledgement	USD 15
Handling fees	USD 50
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	Highest debit commission 3‰ per quarter
Annual file fees	On case by case basis ; Min USD 300

## DOCUMENTARY COLLECTION SERVICES

Incoming documentary collection	
Sight	3‰ quarterly ; Min USD 100
Acceptance	1‰ ; Min USD 50 or countervalue
Unpaid acceptance	USD 50 - USD 200
Aval	2.5% yearly
Free of payment	USD 75
Returned unpaid	USD 75
Amendment	USD 75
Outgoing documentary collection	
Remittance (sight and deferred)	3‰ quarterly ; Min USD 75
Free of payment	USD 75
Returned unpaid	USD 75
Swift for documentary collection	Min USD 30
Additional / Special courier (DHL, Aramex etc.)	USD 50 out of country per set
Handling fees	USD 75

Amendment	1‰ ; Min USD 75
<b>SECURITIES</b>	
<b>Foreign markets (Purchase / Sale of shares)</b>	
<b>United States</b>	
United States	10 Cents/Share
Minimum	USD 100
<b>Europe</b>	
France, Germany, Italy	7‰
Minimum	Euro 125
Spain	7‰
Minimum	Euro 125
<b>Switzerland</b>	
Commission	7‰
Minimum	CHF 150
<b>United Kingdom</b>	
Commission	15‰
Minimum	GBP 100
<b>Canada</b>	
Canada	10 cents per share
Minimum	CAD 150
<b>GCC Markets</b>	
Commission	15‰
Minimum	Equivalent to USD 125
<b>Local markets</b>	
<b>Beirut stock exchange</b>	
Commission	4‰
Minimum	USD 50
Additional fees on Beirut Stock Exchange Trades	\$ 10 - Fresh USD
<b>Over the Counter</b>	
Commission	7.50‰
Minimum	\$ 50
Additional fees on Over the Counter Trades	\$ 10 - Fresh USD
<b>Bonds</b>	
All Markets	0.35% of Principal
minimum	USD 200 Fresh USD for Eurobonds and foreign Bonds
	USD 200 Non Fresh USD for Local Bonds
<b>Commodities</b>	

Gold	\$ 10 /Ounce/ minimum 50 Ounces per trade/Min com \$500
Silver	10 Cents/Ounce/minimum 5000 Ounces per trade/Min com \$500
<b>Custody Fees per Portfolio: Minimum fresh USD 40 / Maximum fresh USD 3000 or C/V in currencies</b>	
<b>Custody fees on Foreign Markets</b>	
Custody fees -Fresh USD	4‰
<b>Custody fees on Bonds</b>	
Custody fees on Lebanese Eurobonds - Fresh USD	0.5‰ without minimum
Custody fees on Foreign Eurobonds - Fresh USD	3‰
Custody fees on Lebanese Treasury Bills and Bonds	3‰
<b>Custody Fees on Local Markets &amp; GDRs</b>	
Custody fees - Fresh USD	1‰
<b>Gold &amp; Silver</b>	
Custody of Silver - Fresh USD	0.80%
Custody of Gold - Fresh USD	0.50%
<b>Dividends</b>	
Minimum	USD 10 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 10
Maximum	USD 100
≤ USD 500	USD 10
USD 501 - USD 5,000	USD 25
>USD 5,001	5‰
<b>Miscellaneous fees</b>	
Dematerialization of physical shares	as per case (fees in fresh USD)
Re-materialization	\$ 50 - Fresh USD
Withdrawal physical shares deposited with Midclear	\$ 30 - Fresh USD
Local securities transfer out	\$ 25 - Fresh USD
Foreign securities transfer out	\$ 150 - Fresh USD
Transfer of precious metals to another bank	\$ 300 - Fresh USD
Exchange from bearer to nominal shares	\$ 30 - Fresh USD (as per case)
Mandatory events with options or voluntary events	\$ 100 - Fresh USD
Change of Ownership	\$ 30 - Fresh USD
Cancellation of GDR's	\$ 150 - Fresh USD
Heritage fees	\$ 50

OTHER SERVICES FEES	
Sayrafa (Subject to fees)	
Audit statement	USD 50 or LBP 750,000
Utility bill (Touch, Alfa, Ogero etc.)	USD 3 or LBP 45,000
Certificate to embassy	USD 25 or LBP 375,000
Statement to embassy	USD 25 or LBP 375,000
Financial attestation	USD 50 or LBP 750,000
Photocopy of documents	USD 3 or LBP 50,000 per copy
Photocopy of documents from archive	Less than 1 year: USD 20 or LBP 300,000 More than 1 year: USD 25 or LBP 300,000
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 + no cash withdrawal for the capital For new companies under constitution the capital must be deposited In cash and no withdrawal allowed for the capital amount
Heritage distribution	USD 100 or LBP 1,500,000 (if termination of relationship)
Official statement of account on client's request	USD 10 or LBP 150,000
Safe box	Depends on the safe box size. Available in Riad El Solh , Jounieh, Tripoli, Zgharta and Zahleh branches

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