

## GENERAL TERMS & CONDITIONS

ACCOUNT CHARGES	COMMISSIONS	VALUE DATE
Interest credit or debit	As per market conditions or agreement	
Highest debit balance commission (in LBP and foreign currency)	1% applied monthly	
Account fees (LBP)	LBP 6,000 per page of statement for deposit, current, checking and overdraft accounts LBP 7,500 for term deposit and term savings accounts (upon interest calculation) LBP 15,000 yearly for savings accounts	
Account fees (foreign currency accounts)	USD 4 / EUR 3 / CHF 4 / GBP 3 / CAD 5 / SAR 15 / JPY 500 per page of statement for deposit, current, checking and overdraft accounts USD 5 or c/v for term deposit and term savings accounts (upon interest calculation) USD 10 yearly for savings accounts	
Mail delivery via Libanpost	USD 1 or c/v	N/A
Keep the mail at the branch (for a valid reason, for a max of 6 months)	USD 10 or c/v quarterly	N/A
Loss of passbook	LBP 20,000 flat or c/v	N/A
Change the account number (As per the urgent request of the account owner)	LBP 20,000 flat or c/v	N/A
<b>INTER-ACCOUNTS TRANSFERS</b>		
Transfer from account to account at the same branch (in LBP or foreign currency)	Free	Same day for the debit and credit entries
Transfer from account to account in a different branch (in LBP or foreign currency)	Free	(-1) working day for debit entry Same day for credit entry
<b>CASH AND CHECK OPERATIONS</b>		
<b>OPERATIONS IN LBP</b>		
Cash / check deposit	Free	(+ 1) working day
Cash / check withdrawal	Free	(- 1) working day
Vehicle tax payment	LBP 3,000 flat plus LBP 7,000 photocopying fee	
Cashing income tax and VAT for treasury account	Flat fees of LBP 3,000 per operation No commission	
Collection orders	LBP 3,000 for every amount	N/A
<b>OPERATIONS IN FOREIGN CURRENCIES</b>		
Cash deposit	As per daily market conditions	
Cash withdrawal (c/v in LBP)	Free	(-1) working day (for debit entry)
Cash withdrawal (foreign currency notes - same currency)	As per daily market conditions	(-1) working day (for debit entry)
Deposit of FSB check	Free	(+ 1) working day
FSB Check settlement in cash (c/v in LBP)	Free	(-1) working day (for debit entry)
FSB Check settlement in cash (foreign currency notes - same currency)	As per daily market conditions	(-1) working day (for debit entry)
Check presented at our counters settled through transfer or banker's check	0.5% min. USD 15 or c/v, max. USD 200 or c/v	(-1) working day (for debit entry)
Check presented on our counters by a bank operating in Lebanon	1% min. USD 10 or c/v	(-1) working day (for debit entry)
<b>PURCHASED CHECKS</b>		
Check deposit in LBP through clearing	LBP 1,500 per check	(+ ) 3 working days
Check deposit in foreign currency through clearing	USD 1 or c/v per check	(+ ) 4 working days
Local cheques received for collection outside clearing	0.5%, min. USD 7 or c/v per check	As per collection advice
Foreign cheques for collection through correspondents	0.5%, min. USD 7 or c/v per check Plus correspondent bank charges	As per case
<b>UNPAID CHECKS</b>		
Returned unpaid purchased check in LBP	LBP 10,000 per check	N/A
Returned unpaid purchased check in foreign currency	USD 7 or c/v per check	N/A
Returned unpaid check drawn on us through clearing or presented at our counters	Varies between USD 10 & USD 15 or c/v per check	N/A
<b>STOP PAYMENT</b>		
Stop payment of a check drawn on our counters (in LBP or in foreign currency)	LBP 15,000 or USD 10 or c/v per check	N/A
Stop payment of a check issued by FSB as per the request of a client (in LBP or in foreign currency)	LBP 30,000 or USD 20 or c/v per check	N/A
<b>OTHER CHARGES</b>		
Issuance of checkbook	LBP 10,000 or USD 7 per checkbook	N/A
Banker's check issuance (in LBP or foreign currency)	LBP 7,500 or USD 5 or c/v flat	(-1) working day
Check certification	LBP 9,000 flat or c/v	(-1) working day from the certification date

<b>LOCAL TRANSFERS</b>	<b>COMMISSIONS</b>	<b>VALUE DATE</b>
SWIFT transfer through one of our correspondent banks	USD 25 flat	same day for debit entry (+2) working day for credit entry
SWIFT transfer through BDL	LBP 20,000 or USD 25 flat	(-1) working day for debit entry (+1) working day for credit entry
Mail transfer through BDL	LBP 65,000 or USD 50 flat	(-1) working day for debit entry (+1) working day for credit entry
SWIFT transfer through BDL (with value date of the credit being the same day)	LBP 125,000 or USD 90 flat	(-1) working day for debit entry same day for credit entry
Mail transfer through BDL (with value date of the credit being the same day)	LBP 165,000 or USD 120 flat	(-1) working day for debit entry same day for credit entry

<b>EXECUTION OF STANDING ORDERS</b>	<b>COMMISSIONS</b>	<b>VALUE DATE</b>
Interbranch standing order (in LBP or foreign currency)	FREE	Same day
Standing order at FSB received from a different bank (in LBP)	LBP 12,000 flat	(+1) working day
Standing order at FSB received from a different bank (in foreign currency)	USD 10 flat or c/v	Min. 2 working days from the notification date
Change in any standing instruction	USD 7 flat or c/v	N/A

<b>SETTLEMENT OF PAYMENT ORDERS</b>	<b>COMMISSIONS</b>
Settlement by cash of a payment orders in LBP	LBP 10,000 flat
Settlement by check of a payment orders in LBP	LBP 15,000 flat
Settlement by cash of a payment order in foreign currency (c/v in LBP)	LBP 15,000 flat
Settlement by cash of a payment order in foreign currency (same currency)	As per market conditions, min. 2‰
Settlement by check of a payment order in foreign currency (same currency)	0.5‰ min. USD 10 or c/v
Settlement of an installment or payment of a documentary credit (in foreign currency)	0.5‰ min. USD 10 or c/v
Payment orders under special conditions	Supplementary commission of USD 10 flat or c/v charged to the ordering customer
Settlement of EDL bill	LBP 5,000 per bill received
Settlement of credit card invoice issued by another bank	LBP 5,000 per bill received
Settlement of Ogero bill	LBP 2,000 per bill received
Settlement of mobile phone bill	USD 3 per bill received

<b>SIMPLE LETTER OF CREDIT</b>	<b>COMMISSIONS</b>
Issuance	3‰ quarterly min. USD 50 or c/v
Upon each usage	USD 10 flat or c/v
In case of no usage	USD 25 flat or c/v

<b>CARDS FEES AND CHARGES</b>	<b>FEES</b>
<b>FSB DEBIT CARDS (MASTERCARD &amp; VISA)</b>	
Cash withdrawal from FSB and BLC ATM	LBP 500 or USD 0.35 per transaction (first 3 transactions during the month are for free) Free for clients whose salaries are domiciled at FSB
Cash withdrawal from any local bank ATM	LBP 1,250 or USD 0.85 per transaction
Cash withdrawal from any ATM abroad	LBP 7,500 or USD 5 per transaction
Balance inquiry at FSB and BLC ATMs	LBP 300 or USD 0.20 per transaction (first 3 transactions during the month are for free) Free for clients whose salaries are domiciled at FSB
Balance inquiry at ATMs of local banks	LBP 300 or USD 0.20 per transaction
Fund transfer on FSB ATM	Free
Mini statement request on FSB ATM	LBP 500 or USD 0.35 per transaction
PIN code changing on FSB ATM	LBP 300 or USD 0.20 per transaction
Checkbook request on FSB ATM	Free
<b>FSB CREDIT CARDS (MASTERCARD &amp; VISA)</b>	
Cash withdrawal from FSB and BLC ATM	LBP 1,500 or USD 1 or EUR 2 per transaction
Cash withdrawal from any local bank ATM	LBP 3,000 or USD 2 or EUR 2 per transaction
Cash withdrawal from any ATM abroad	USD 5 or EUR 5 per transaction
Balance inquiry at FSB and BLC ATM	LBP 300 or USD 0.20 per transaction
Balance inquiry at ATM of local banks	LBP 375 or USD 0.25 per transaction
<b>FSB PREPAID CARDS</b>	
Cash withdrawal from FSB and BLC ATM	Free

Cash withdrawal from any local bank ATM	LBP 3,000 or USD 2 per transaction
Cash withdrawal from any ATM abroad	USD 5 per transaction
Balance inquiry at FSB and BLC ATM	Free
Balance inquiry at ATM of local banks	LBP 375 or USD 0.25 per transaction
<b>FSB CHINA UNION PAY CARDS</b>	
Cash withdrawal from FSB and BLC ATM	USD 2 per transaction
Cash withdrawal from local banks ATM of CSC network	USD 2 per transaction
Cash withdrawal from ATMs abroad (with China Union Pay logo)	2% per transaction, min. USD 7

<b>DEPOSIT BOX</b>	<b>CONDITIONS</b>
Guarantee deposit	USD 500
Yearly rent	Varies according to box size - 3 years to be paid in advance
Hamra	USD 400 - USD 1,500
Foch Ville	USD 600 - USD 800
Bab Idriss	USD 650 - USD 1,000
Jdeideh	USD 400 - USD 700
Antelias	USD 350 - USD 400
Jounieh	USD 450 - USD 900
Tripoli - Gemmayzat	USD 550
Tripoli - Boulevard	USD 600 - 1,200
Zahle - Warde	USD 550 - USD 1,200
Zahle - Barbara	USD 375 - USD 1,250
Saida	USD 500 - USD 1,200

<b>DOCUMENTARY REMITTANCE</b>	<b>COMMISSIONS</b>
<b>IMPORT &amp; EXPORT</b>	
Collection free of payment	USD 50 flat or c/v
Collection against payment	1.5‰ min. USD 50 or c/v per documentary collection
Collection against acceptance	2‰ min. USD 50 or c/v per draft
Aval	0.75% quarterly min. LBP 225,000 or USD 150 or c/v
Tracer	USD 7 or c/v
Return documents unpaid	without fees: USD 10 or c/v per draft protested: USD 15 or c/v per draft plus protest fees

<b>DOCUMENTARY CREDITS</b>	<b>COMMISSIONS</b>
<b>IMPORT</b>	
Opening	3‰ quarterly min. USD 100 or c/v
Extension - Increase	3‰ quarterly min. USD 100 or c/v
Amendment	USD 75 flat or c/v
Acceptance / Differed payment	2.5‰ monthly min. USD 100 or c/v or according to the bank
Handling	USD 50 flat or c/v
Cancellation (if unutilized)	USD 75 flat or c/v
Swift of opening	International: between USD 70 and USD 110 Local: USD 30
Swift for all other correspondence	International: between USD 15 and USD 20 per swift Local: USD 10 per swift
Transfer to BDL	USD 7 or c/v
<b>EXPORT</b>	
Advising/Notification	1‰ min. USD 100 or c/v quarterly
Confirmation	3‰ quarterly min. USD 100 or c/v or according to the bank
Extension/Increase	3‰ quarterly min. USD 100 or c/v or according to the bank
Amendment	USD 75 flat or c/v
Transfer	3‰ min. USD 100 or c/v
Payment	1.5‰ min. USD 75 or c/v
Handling	USD 50 flat or c/v
Cancellation	USD 75 flat or c/v
Differed payment without engagement	1.5‰ quarterly min. USD 75 or c/v or according to the bank
Acceptance or differed payment with engagement	2.5‰ monthly min. USD 100 or c/v or according to the bank
<b>DISCOUNTED BILLS</b>	
Bills domiciled in our books in LBP	2‰ quarterly min. LBP 3,000 per bill Plus LBP 10,000 per schedule

Bills domiciled in our books in foreign currency	2‰ quarterly min. USD 2 per bill Plus USD 7 per schedule
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<b>LETTERS OF GUARANTEE</b>	<b>COMMISSIONS</b>
Bid Bond	0.5‰ quarterly min. LBP 150,000 or USD 100 or c/v
Performance Bond	0.75‰ quarterly min. LBP 225,000 or USD 150 or c/v
Advance payment guarantee	0.75‰ quarterly min. LBP 225,000 or USD 150 or c/v
Temporary Guarantee (Exclusive for Lebanese customs)	0.5‰ quarterly min. LBP 150,000 or USD 100 or c/v
Payment guarantees (Financial guarantee)	0.75‰ quarterly min. LBP 225,000 or USD 150 or c/v
Handling of LG without engagement	USD 100 or LBP 150,000 flat
Guarantee in favor of MIC 1 / MIC2 (covering mobile invoices)	USD 50 yearly

<b>SECURITIES ADMINISTRATION</b>	<b>COMMISSIONS</b>
Purchase and sale of Lebanese securities	4‰ for amounts less than or equal to USD 100,000 (min. USD 10 or c/v) 2.5‰ for amounts between USD 100,001 and USD 1,000,000 1‰ for amounts between USD 1,000,001 and USD 5,000,000 0.1‰ for amounts greater than USD 5,000,000
Purchase and sale of foreign securities	4‰ per operation (min. USD 75 or c/v)

<b>SECURITIES CUSTODY FEES</b>	
Securities under the bank's custody (Main vault)	
Free deposit	6‰ yearly (min. LBP 150,000, max. LBP 1,500,000)
Pledged deposit	4‰ yearly (min. LBP 100,000, max. LBP 1,000,000)
Securities deposited with our custodians (Midclear, Clearstream,...)	0.1‰ quarterly min. USD 10 or c/v

<b>CORPORATE ACTION</b>	
Local securities under the bank's custody	4‰ min. USD 10 or c/v
Local securities deposited with Midclear	2‰ min. USD 6 or c/v
Other local securities	As per case
Foreign securities deposited with Midclear	5‰ min. USD 12 or c/v
Foreign securities deposited abroad	5‰ min. USD 12 or c/v

<b>OTHER TRANSACTIONS</b>	<b>FEES</b>
Custody of silver deposit	USD 4 per 100 ounces, quarterly (Payable in advance)
Custody of gold, platinum, palladium deposits	USD 2 per ounce, quarterly (Payable in advance)
Transfer of precious metals deposits to another bank	USD 100 flat
Issuance of deposit certificate ( Banque de L'habitat)	LBP 15,000 flat per certificate
Restitution of deposit certificate (collected in favour of Banque de l'Habitat)	LBP 50,000 flat per certificate
Recapitulation numbers for the account auditors	LBP 75,000 flat
Statement of Capital market operations (upon request)	USD 5 or c/v per page
Various certificates not engaging the bank	LBP 20,000 flat
Certificates addressed to the Ministry of Finance	LBP 10,000 flat

#### **GENERAL CONDITIONS**

- A. The above listed fees and charges are applied to normal banking transactions.**
- B. Charges for any services not mentioned in this list will be available on request.**
- C. Other expenses, such as fiscal stamps, postage, fax charges, etc... are not included in this list and they might be charged where incurred.**
- D. The bank reserves the right to levy additional charges and fees for services based on specific cases.**
- E. All terms and conditions mentioned are subject to change without notice and will be directly reflected on FSB website: [www.fransabank.com](http://www.fransabank.com)**