



**SOMETIMES, IT'S BETTER
TO BE IN A GROUP.**

LF BANQUE
LIBANO-FRANÇAISE
A partner for your ambitions

GROUP OFFER

[REDACTED]

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This offer is valid for a period of 2 months as of 27/11/2018

1. PRESENTATION OF THE BANK

Banque Libano-Française SAL, among the leading banks in the Lebanese banking sector, with a distribution network covering the whole Lebanese territory, holds overseas subsidiaries in France, Switzerland, Syria, as well as a branch in Cyprus and a representative office in Abu Dhabi as to better serve its customers beyond national borders.

In addition, BLF owns a network of correspondents to satisfy its clientele's professional needs all around the world and across the different business fields.

Banque Libano-Française currently presents:

A wide network of branches **Point Bank®**: 58 branches spread over the Lebanese territory
A broad number of ATM machines **Point Cash®**: 168 ATMs spread through all its branches and other strategic locations in the country, enabling cardholders to make cash withdrawals 24h/24 and granting easy access to their accounts.

BLF ATMs allow also to deposit cash or checks at any time without queuing at the teller's counter and worrying about the branch operating hours. (Available cash/checks deposit ATM at specific branches)

2. PAYROLL ACCOUNT

It is a current account coupled with a debit card and / or checkbook, at a monthly fee of **USD 0 per customer**. This account allows your employees to benefit from:

- A **free** service of salary domiciliation
- A **free** Platinum Cash Card during the domiciliation period. This international VISA/Master card with a limit of USD 8,000* per month allows purchases and withdrawals locally and abroad directly attached online to the account | *Stamp fees of LBP 10,000 upon signing the contract*
* Limit \$4000 for withdrawals on ATMs, and limit \$4000 for purchases on POS machines
- A **free Point SMS®** service, offered, for an unlimited number of transactions, in order to instantly detect any false or fraudulent transaction
- No fees applicable when using BLF ATMs: withdrawals, balance inquiry, transfers between accounts, Change of PIN (Pin Code), and mobile phone recharge, etc.
- A utility bills' domiciliation service (Electricity, Ogero, and Touch &Alfa) with only LBP 2000 per bill.
- A **free** E-banking service **Point Com®** to check the accounts, visualize all the checks, carry out transfers between different accounts and renew term deposits | *Stamp fees of LBP 10,000 upon signing the contract*
- A **free** Call Center service **Point Call®** to securely execute instant banking transactions through a simple telephone call | *Stamp fees of LBP 5,000 upon signing the contract*
- An access to a mobile banking application, **My BLF**, downloadable for **free** on all smart phones, to check account balances and the last 10 transactions made on accounts and cards, carry out transfers between different accounts, do simulations for all kinds of retail loans, locate and get directions to BLF's branches and ATMs and seek essential information about the bank (products/services description, new releases, useful contacts, etc.) *Stamp fees of LBP 10,000 upon opening of the account*

3. THE MULTI-PACKAGE SPECIAL FOR GROUP OFFER

With the “MULTI-Package” from Banque-Libano Française, your employees can get a wide range of products and services in an all-in-one package, especially tailored to suit their banking needs at a discounted fee of \$4 per month.

The package includes the following:

- A **free** Platinum Cash Card during the domiciliation period instead of \$30/year. This international VISA/Master card with a limit of USD 8,000* per month allows purchases and withdrawals locally and abroad directly attached online to the account
* Limit \$4000 for withdrawals on ATMs, and limit \$4000 for purchases on POS machines
- A **free Point SMS**[®] service offered instead of \$1/month, for an unlimited number of transactions, in order to instantly detect any false or fraudulent transaction
- No fees applicable when using BLF ATMs: withdrawals, balance inquiry, transfers between accounts, Change of PIN (Pin Code), and mobile phone recharge, etc.
- A **free** domiciliation of unlimited utility bills (Electricity, Ogero, and Touch &Alfa) instead of 5000 per bill
- A **free** E-banking service **Point Com**[®] to check the accounts, visualize all the checks, carry out transfers between different accounts and renew term deposits
- A **free** Call Center service **Point Call**[®] to securely execute instant banking transactions through a simple telephone call
- An access to a mobile banking application, **My BLF**, downloadable for **free** on all smart phones, to check account balances and the last 10 transactions made on accounts and cards, carry out transfers between different accounts, do simulations for all kinds of retail loans, locate and get directions to BLF’s branches and ATMs and seek essential information about the bank (products/services description, new releases, useful contacts, etc.)
- A **free** life insurance with a coverage up to \$15,000
Stamp fees of LBP 10,000 upon opening of account

4. TERM DEPOSIT ACCOUNT

The term deposit account is a blocked account with maturity, offering to your employees an overdraft facility granted on an associated account, and ensuring flexible conditions in terms of maturity, capital management and interest payment method. This account offers the following advantages:

- High return during the blocking period, in results to competitive interest rates applicable according to the currency, the duration and the amount
- Possibility to benefit from an overdraft facility equaling 20% of the total blocked account balance and granted on the associated current account, without any procedure
- Online account management through **Point Com**[®]
- Ability to amend the renewal terms of the account at each maturity according to their needs (with interest, fixed capital, etc.)

BLF Term Deposit in LBP (in millions)

Blocking Period of 6 months	
Minimum Amount of LBP 100	
Interest Payment Frequency : Monthly	
8.5%	

Blocking Period of 12 months		
Amount between LBP 15 and LBP 50	Amount between LBP 50 and LBP 100	Minimum Amount of LBP 100
Interest Payment Frequency : Monthly		
6%	6.75% over the 1 st 6 months	9%
	7% over the next 6 months	

Blocking Period of 18 months	
Amount between LBP 50 and LBP 500	Minimum Amount of LBP 500
Interest Payment Frequency : Quarterly	
7% over the 1 st 6 months	7.5% over the 1 st 6 months
7.25% over the next 6 months	7.75% over the next 6 months
7.5% over the last 6 months	8% over the last 6 months

BLF Term Deposit in USD

Blocking Period of 3 months	Blocking period of 6 months
Minimum Amount of USD 50,000	
Interest Payment Frequency : Quarterly	
5% si 50K ≤ M ≤ 250K	5.50% si 50K ≤ M ≤ 250K
5.25% si 250, 1K ≤ M ≤ 500K	6% si 250, 1K ≤ M ≤ 500K
5.50% si M > 500, 1K	6.50% si M > 500, 1K

Blocking Period of 12 months	Blocking Period of 18 months
Minimum Amount of USD 50,000	Minimum Amount of USD 50,000
Interest Payment Frequency : Quarterly	Interest Payment Frequency : Monthly
6% si 50K ≤ M ≤ 250K	6.50% si 50K ≤ M ≤ 250K
6.50% si 250, 1K ≤ M ≤ 500K	7% si 250, 1K ≤ M ≤ 500K
7% si M > 500, 1K	7.50% si M > 500, 1K

Blocking Period of 24 months
Minimum Amount of USD 50,000
Interest Payment Frequency : Quarterly
7% si 50K ≤ M ≤ 250K
7.50% si 250, 1K ≤ M ≤ 500K
8% si M > 500, 1K

Blocking Period of 36 months	Blocking Period of 60 months
Minimum Amount of USD 50,000	
Interest Payment Frequency : Quarterly	
7.50% la 1 ^{er} année	7.50%
8% la 2eme année	
8.50% la 3eme année	

Blocking Period of 60 months
Minimum Amount of USD 500,001
Interest Payment Frequency : Quarterly
8%

5. LOANS

1. Personal loans

To ease the financing of all purchases, projects or personal expenses your employees may need, BLF provides Personal Loans with the following competitive features:

Currency	LBP	USD
Regressive Interest Rates	12% over 36 months 12.5% over 48 months 13% over 60 months 14% over 72 months	11% over 36 months 11.5% over 48 months 12% over 60 months 13% over 72 months
Loan Amount	Up to LBP 40,000,000 or c/v against salary domiciliation. The decision will be taken on a case by case. The bank has the authority to give the amount suitable for the customer profile.	
Minimum Monthly Income	LBP 1,200,000	
Eligibility criteria	Monthly payment shall not exceed 33% of the monthly income	
Insurance required	Death, permanent and total disability (natural or accidental causes), and passive war	
File fees	<ul style="list-style-type: none"> • USD 25 instead of USD 50 for amounts < USD 10,000 • USD 50 instead of USD 75 for amounts ≥ USD 10,000 	

* Employment since at least 18 months or 3 years of experience in the same field, for any type of loan.

* Any divergence will be assessed on a case by case, accompanied by a recommendation Letter

* The total monthly loan payments shall not exceed 33% of monthly income.

2. Car Loans

Our Car Loan gives your employees the opportunity to own the car of their choice, whether new or used, with the following conditions:

Type of Car	Down payment required	Flat interest rate per year	Maximum Duration
New Car	Down payment ≥ 25%	4.44%	5 years
Used Car	Down payment ≥ 30%	6.5%	5 years
30% mandatory down payment, for used cars Production date : maximum 7 years, except certain predefined car brands assessed on a case by case basis			
Minimum monthly salary	LBP 1,200,000		
Conditions	The monthly payment shall not exceed 33% of monthly income		
Life Insurance	Offered for free		

Example 1: Car Loan for a New Car

To finance the acquisition of a USD 20,000 new car with an USD 5,713 down payment, the Car Loan* is reimbursed over a 5-year period through equal monthly installments of USD 349.02 at an Annual Percentage Rate (APR) of 8.87% (including interest, file fees, car insurance premium, life insurance coverage, mortgage, registration fees and fiscal stamps). Conditions apply as at 01/01/2018 and are subject to variation.

Example 2: Car Loan for a Used Car

To finance the acquisition of a USD 20,000 used car with a USD 7,107 down payment, the Car Loan* is reimbursed over a 5-year period through equal monthly installments of USD 366.21 at an Annual Percentage Rate (APR) of 12.43% (including interest, file fees, car insurance premium, life insurance coverage, mortgage, registration fees and fiscal stamps). Conditions apply as at 01/01/2018 and are subject to variation.

Car replacement offer

Our Car Loan replacement offer gives your employees the opportunity to change his car and change a new car of their choice, whether new or used, with the following conditions:

The client can benefit from this offer if he's already settling their car loan bills at BLF to replace it without hassle of waiting for the initial car loan to expire.

	New car	Used car
Flat interest rate per year	3.99%	6%
Down payment required	Starting 25%	Starting 30%
Maximum Duration	5 years	5 years

New Motorcycle Loan

Our Motorcycle Loan purpose finances all types of new motorcycles obtained for personal use only and from selected dealers, which are:

- RYMCO | Kawazaki & Peugeot
- A.N. Bou Khater | Piaggio, Gilera, Derbi, Vespa, Pulsar, Aprilia, KTM, TVS and Moto Guzzi

Products Characteristics	
Loan Amount	Minimum USD 2,000 Maximum USD 30,000.
Loan Period	Minimum 1 year Maximum 3 years
Interest Rate	6.00% flat
Down Payment	30% of vehicle value + insurance premium + file fees
File fees	USD 100
Insurance policy	Obligatory life insurance covered by the client Motorcycle All Risk insurance covered by the client
Benefits	Registration fees can be financed within the loan amount A free pre-approved revolving credit card Earth Card Platinum with \$1,000 credit limit

3. Housing Loans

To buy the house of their dreams, we offer your employees a housing loan USD available at very competitive conditions:

Housing USD	
Main residence	Yes
Secondary residence	Yes
Maximum Amount	Unlimited
Grace period (Optional)	6 to 12 months
Reimbursement	From 5 to 20 years
Interest rates	COF + 3.5%

4. Renovation Housing Loan

Furthermore, BLF offers to your employees a “Renovation Housing Loan” in USD which falls under the housing loans category but is set to finance the expenses obtained from renovating a house, an apartment, a villa or a chalet.

The characteristics of the loan are as follows:

Amount	Start-up amount \$10,000 Maximum loan amount can reach up to 100% of the total renovation cost, not exceeding 50% of the property value (house) before manual labor maximum \$400/m ²
Loan Period	Minimum 2 years Maximum 10 years
Interest Rate	None-Subsidized USD Housing Loan Rate + 1.5% (actuellement 9.73%)

5. Educational Loan in USD

BLF is pleased to fulfill all ambitions by introducing the new Subsidized Educational Loan, tailored to finance universities tuition fees.

Financing	Up to 100% of tuition fees
Loan Amount	Maximum USD 130,000
Loan Period	Maximum 18 years: <ul style="list-style-type: none">• up to 7 years education period• 1 year grace period after graduation• up to 10 years repayment period
Interest rate	BRR+ 2% (Currently 9.55% applicable on all the duration)
Payment Method	During studies and grace period: quarterly settlement of interest After graduation: monthly settlement of the capital and interest
Guarentees	A personal guarantor and a life insurance in favor of the bank Other guarantees might be required on a case-by-case basis

6. Travel Loan in USD

Your employees can benefit today from a travel loan with BLF which covers all their travel expenses with exceptional conditions:

- Financing up to USD 6,000
- Preferential flat interest rate :
 - 7% for a loan period ≤ 9 months
 - 7.5% for a loan period > 9 months
- Grace period up to 2 months
- Repayment period up to 18 months
- No additional fees (file fees or commissions)
- Free life insurance
- Free revolving credit card*

Example: Travel loan in USD

A Travel Loan* of USD 3,000 over 18 months is reimbursed following a grace period of two months through 16 equal monthly installments of USD 206 (including interest, life insurance coverage and fiscal stamps) at an Annual Percentage Rate (APR) of 11.92%. Conditions apply as at 31/05/2013 and are subject to variation.

*Subject to pre-study and acceptance of your application

7. iLoan

BLF present you its new loan « iLoan » interest 7.5%, which provides you the opportunity to benefit from great deals on high-tech products. (With Interlink SAL)

Type du produit	Durée de crédit	Mensualité
iPhone 8 (64GB + Screen Protector)	12 months	USD 69
iPhone XS (64GB 256GB 512GB)	24 months	USD 63 USD 72 USD 84
iPhone XS MAX (64GB 256GB 512 GB)	24 months	USD 71 USD 79 USD 90
IPAD (New) 9.7'' - 32 GB	12 months	USD 35
IPAD Pro 10'' - 64 GB	12 months	USD 65
Apple Watch series 3 GPS 42 mm	12 months	USD 40
Mac Book Pro 13	12 months	USD 71
Mac Book Air 13'	12 months	USD 94

on Apple products iLoan OFFER - INTERLINK SAL

8. Canon Loan

Banque Libano-Française offers you the new Canon Loan to finance the purchase of any type of Canon camera and its accessories, exclusively at Interlink SAL and The Mac Shop.

Type of product	Loan Period	Monthly Payment
Canon EOS 1300D - SD Card 16GB	12 mois	USD 44
Canon EOS 200D - SD Card 16GB	12 mois	USD 66

Currency	USD
Loan Amount	Minimum USD 400 Maximum USD 6,000
Loan Period	Minimum 6 months Maximum 12 months
Interest rate	7.5% flat, over the whole loan period
File Fees	No File Fees
Guarentee	Life insurance supported by the bank

9. Bike Loan

BLF present you its new « Bike Loan », which provides you the opportunity to own a bike with its equipments and accessories:

- Financing the full cost of your bike
- Loan Amount : Minimum USD 1,000 | Maximum USD 10,000
- Interest rate : 7.5% flat, applicable all over the loan period
- Loan Period: Minimum 6 months | Maximum 36 months
- No file fees

Example: Bike Loan

For a Bike Loan of USD 2,500 over a 2-year period, the Loan* is reimbursed through equal monthly installments of USD 118 at an Annual Percentage Rate (APR) of 13.38% (including interest, life insurance coverage and fiscal stamps). Conditions apply as at 31/05/2013 and are subject to variation.*Subject to pre-study and acceptance of your application

10. Wedding Loan

With Banque Libano-Française, you can benefit from a Wedding Loan to finance all your wedding expenses with no concerns at all!

- Financing the full cost of the wedding, up to USD 30,000
- Loan Amount : Minimum USD 1000 | Maximum USD 30,000
- Interest rate : 7.5% flat, applicable all over the loan period
- Loan duration : Minimum 12 months | Maximum 48 months (Including the grace period)
- Grace period in Capital and Interest : 1,2 or 3 months
- No file fees

Example: Wedding Loan in LBP

For a Wedding Loan of LBP 45,000,000 over 4 years, the Loan* is reimbursed after a 3-month grace period (on capital and interest) through 45 equal monthly installments of LBP 1,310,462 at an Annual Percentage Rate (APR) of 13.76% (including interest, life insurance premium and fiscal stamps). Conditions apply as at 31/05/2013 and are subject to variation.

Example: Wedding Loan in USD

For a Wedding Loan of USD 25,000 over 4 years, the Loan* is reimbursed after a 3-month grace period (on capital and interest) through 45 equal monthly installments of USD 714 at an Annual Percentage Rate (APR) of 12.76% (including interest, life insurance premium and fiscal stamps). Conditions apply as at 31/05/2013 and are subject to variation.

*Subject to pre-study and acceptance of your application

6. BANKING CARDS

1. "Air France – KLM / Banque Libano-Française" Cards

BANQUE LIBANO-FRANÇAISE partnered with AIR FRANCE - KLM, the first long-haul network out of Europe, to offer you the AIR FRANCE - KLM / BANQUE LIBANO-FRANÇAISE card. This unique co-branded card allows you to collect Flying Blue Miles with every purchase, and choose between the 1,000 Sky Team destinations worldwide while benefiting from the advantageous offers of a credit card (revolving and charge) and the distinctive privileges of Flying Blue loyalty program.

	Visa Signature Revolving USD Visa Signature Charge USD	Platinum Revolving USD Platinum Charge USD/€
Miles	1.5 Award Miles	1 Award Mile
\$1 spent equals :		
Bonus Miles	5,000 Miles	3,000 Miles
Credit Card Limit	Revolving: USD 7,500 to USD 40,000 Charge Card: USD 7,500 to USD 100,000	Revolving & Charge: USD/€ 2,000 to USD/€ 10,000
Choice of monthly settlement (in % of the amount due)	Revolving: 10% (min. due USD/€ 50), or 20% (min. USD/€ 75) Charge: 100% (no min. due)	
Annual fee	Revolving Principal : USD 200 Revolving Supplementary: USD 120 Charge Principal: USD 400 Charge Supplementary: USD 240	Revolving Principal: USD 80 Revolving Supplementary: USD 50 Charge Principal: USD/€ 125 Charge Supplementary: USD/€ 75
Monthly interest rate	1.5% on purchases (POS) & 1.75% on cash withdrawals (ATM)	

Special cards advantages for Signature Cards:

- Personal accident insurance up to USD 500,000
- High-end Concierge services available to handle every desire anytime anywhere
- Lounge Key will offer unlimited, complimentary access to over 500 airport lounges worldwide, covering all key travel destinations

*Easy steps to follow on www.loungekey.com/visasignature.

Example: Visa Signature Card

For a Visa Platinum Revolving in USD with a 10,000\$ credit limit, an annual interest rate of 18% on POS and 21% on ATM, a 10% monthly reimbursement of the due amount, an annual membership fee of 200\$ at 1\$ SMS service monthly fee and a 2\$ monthly statement card fee, the annual percentage rate , APR of 15.20%

Example: Visa Platinum Card

For a Visa Platinum Revolving in USD with a 3000\$ credit limit, an annual interest rate of 18% on POS and 21% on ATM, a 10% monthly reimbursement of the due amount, an annual membership fee of 80\$ at 1\$ SMS service monthly fee and a 2\$ monthly statement card fee, the annual percentage rate , APR of 15.43%

Every credit facility is an engagement and must be reimbursed. Check your payment capacities before you apply

2. Credit cards revolving Blue, Gold & Platinum

With Revolving Blue Gold cards or Platinum, BLF revolving credit cards, your employees can freely carry out withdrawals and purchases in Lebanon and abroad while choosing the most suitable pace for reimbursement.

	Revolving Blue card USD/LBP/€	Revolving Gold card Visa USD/LBP/€	Visa Platinum Revolving USD/LBP
Limit	USD 500 to USD 4,000 LBP 750,000 to LBP 6,000,000 € 500 to 4,000	USD 4,000 to USD 10,000 LBP 6,000,000 to 15,000,000 € 4,000 to 10,000	USD 7,500 to USD 40,000 LBP 11,250,000 to 60,000,000
Choice of monthly settlement (in % of the amount due)	5% (min. USD 35/LBP 52,500), 10% (min. USD 50/LBP75,000) or 20% (min.USD 75/LBP 125,000)		
Grace period for purchases	Up to 40 days		
Option	Free card ATM monthly rate : 1.58% instead of 1.9% POS monthly rate : 1.58% instead of 1.67%		
Point SMS®	Mandatory USD 1/month LBP 1.500/month Eur 1/ month	Mandatory USD 1/month LBP 1,500/month Eur 1/month	Mandatory Free
Insurance Death invalidity - Personal Accident	N/A	Coverage USD 100,000	Coverage USD 250,000
Optional Priority Pass (Access to airport lounges)	USD 50/year and visit fee(27\$/per person)	USD 50/year and visit fee(27\$/per person)	USD 50/year and visit fee(27\$/per person)
Full insurance and travel assistance	N/A	Up to EUR 50,000	Up to EUR 50,000
Insurance confirmation letter for the Schengen, Canadian and American visas	N/A	Upon request	Upon request
Insurance on items purchased with the cards	N/A	Up to USD 5,000	Up to USD 5,000
Fees on card statement sent to the address of your choice	Free of Charge Or estatement	Free of Charge Or estatement	Free of Charge Or estatement

Example: Free of charge Blue revolving Card

For a Blue evolving in USD with a 3000\$ credit limit, an annual interest rate of 19% on POS and ATM, a 10% monthly reimbursement of the due amount, at 1\$ SMS service monthly fee, the annual percentage rate, APR of 15.06%

* Every credit facility is an engagement and must be reimbursed. Check your payment capacities before you apply

3. Credit card revolving « Earth Card » Platinum

The « Earth Card » is the first ecological card in Lebanon exclusively issued in collaboration with MasterCard®.

The characteristics of this card are the following:

- Currency : USD and LBP
- Monthly limit: minimum \$500 | maximum \$10,000 or c/v in LBP
- Annual fee : Free of charge
- Grace period : 40 days
- Interest rates : 20% on POS transactions and 23% on ATM transactions
- Monthly settlement : 5% (min. USD 35), 10% (min. USD 50) or 20% (min. USD 75)
- VIP Priority Pass : available – standard fees

Example: Earth Card

For an Earth card in USD with a 3000\$ credit limit, an annual interest rate of 20% on POS and 23 on ATM, a 10% monthly reimbursement of the due amount, at 1\$ SMS service monthly fee, the annual percentage rate, APR of 15.06%

* Every credit facility is an engagement and must be reimbursed. Check your payment capacities before you apply

4. Cards with limit: Blue and Gold in dollars

Through the Green, Blue and Gold cards, your employees have the choice among an immediate debit card or deferred debit card with the following limits and annual fees:

	Monthly limit	Annual fee
Blue Card	Up to USD 4,000	USD 25 instead of USD 30
Gold Card	Up to USD 10,000	USD 70 instead of USD 100

Services attached to Blue cards:

- Theft/loss/fraud insurance
- Optional Priority Pass, the access card to airport VIP lounges at USD 50 / year
- Blue or Gold Euro card at a preferential rate

Services attached to Gold cards:

- Theft/loss/fraud insurance
- Death or accidental invalidity up to USD 100,000
- Optional Priority Pass, the access card to airport VIP lounges at USD 50 / year
- Blue or Gold Euro card at a preferential rate
- Insurance on items purchased with the card up to USD 5,000
- Full insurance and travel assistance with AXA up to EUR 50,000 whether you had settled your trip expenses with your card or not
- Insurance confirmation letter for obtaining Schengen, Canadian and American visas upon request

5. Cards with limits: Blue and Gold in Euro

The Blue or Gold Euro cards can be used for withdrawals and payments worldwide.

It is linked to a Euro account to avoid exchange fees and easily control the expenses upon usage in Euro zone countries. With the Euro card, limits of payments and withdrawals can be set according to your employees' needs.

In addition, your employees can benefit from the insurance and assistance advantages mentioned above, as well as the choice between an immediate or deferred debit cards with the following limits and annual fees:

	Monthly limit	Annual Fee
Euro Blue	Up to €4,000	€25 instead of €30
Euro Gold	Up to €25,000	€70 instead of €100

6. Cards with privileged limit

A complete range of elite cards is especially offered to clients wishing to belong to the privileged circle of customers receiving an exceptional treatment. Your employees can benefit from a customized card, symbol of distinction and prestige, designed to meet their purchasing power, profit from insurance and assistance guarantees and fulfill any of their needs and desires.

	Monthly limit	Annual fee
Platinum	Up to USD 40,000	USD 160 instead of USD 200
Visa Infinite	Up to USD 200,000	USD 250 instead of USD 350

7. Internet card

In order to securely perform all of their online purchases, we suggest the internet card linked to an account solely devoted for online shopping which they can feed according to your usage need.

	Monthly limit	Annual fee
Internet card	USD 3,000	USD 12

8. Fidelity program

The more you use your BLF card to pay for purchases in Lebanon or abroad, the more you accumulate points that will be repaid in cash, "Cash Back"!

7. THE PACKAGES

1. The Youth Package

Banque Libano-Française recognizes the needs of your employees' children or their close ones by offering them today the Youth Package, a wide range of banking services, as well as exclusive and exceptional benefits, as to gain financial independence, easily manage their spending and fulfill their ambitions at an early age.

They will benefit from all the following advantages, depending on their age:

	0 to 14 years old	14 to 18 years	18 to 25 years old
Monthly fees	USD 0	USD 1 / month	USD 2 / month
Interest rates on current account	2.25% in LBP 1.25% in USD	2.25% in LBP 1.25% in USD	2.25% in LBP 1.25% in USD
Debit cards	Free Prepaid Youth Card with a predefined budget	Free Debit Youth Card Limit up to USD 1,000	Free Debit Youth Card 18+ Limit USD 2,000
Credit cards	N/A	N/A	Free with Preferential rate
Point SMS®	N/A	Free	Free
Optional Youth Deposit Account	<ul style="list-style-type: none"> - No extra charge fees - Attractive interest rates automatically renewed at maturity: 6% in LBP and 3.25% in USD - No minimum amount required. Maximum amount of \$50,000 (or equivalent amount in LBP) - Blocking Period: 6 months - Cash Deposit: anytime Cash Withdrawal: at maturity (end of June, end of December) - Free Standing Orders for automatic transfers to the youth Deposit Account 		
E-Banking & Call Center	Free	Free	Free
Bills' domiciliation	N/A	N/A	Free for personal mobile phone's bill
Internet Card	N/A	Preferential rate USD 10 instead of USD 20	Preferential rate USD 10 instead of USD 20
Additional advantages	<ul style="list-style-type: none"> - Special discounts at our selected partners when using the Youth Card - Check out the offers on www.luckytobeyoung.com 		
Special conditions for loans* : No file fees are applicable for customers above 21 applying for a retail loan			

2. The Wedding Package

The Wedding Package assists all future couples through their wedding arrangements and helps them confidently begin life together.

More than just a wedding list, the Wedding Package offers an array of products and services that satisfy all the financial and banking needs of the future weds.

The Wedding Package offers:

- Two free debit cards
- Free detailed account statements
- Free checkbooks
- Free Point SMS[®] service
- Free E-banking Point Com[®] service
- Free Call Center Point Call[®] service
- Free domiciliation of all your bills
- Interests earned on the balance of your account
- Allocation of a safe deposit box at a preferential rate
- Free Revolving credit card*, at a preferential rate
- Personal loan* free of file fees at preferential rates
- BLF housing loan* free of file and expertise fees
- The holder of a Wedding Package can benefit from a Wedding Loan with special conditions and special rates.
- The bride and groom will enjoy privileged offers from our prestigious partners.

And that's not all! Any person who deposits any amount in the wedding list will automatically be thanked through a personalized SMS under the couple's name.

The newlyweds will, simultaneously, receive a detailed SMS with the depositor's name and the deposited amount as to better manage their wedding list.

**Subject to eligibility*

8. INSURANCE PRODUCTS

1. Life Insurance | Bancassurance products

Our Bancassurance products are offered in collaboration with Bancassurance Company at very competitive conditions:

	« J'aime la Vie + »	« J'aime l'Avenir + »	« J'aime Demain »	« J'aime la Sérénité »	« Plan Epargne Logement »
Description	Life insurance	Educational Saving Plan	Retirement Saving Plan	Life insurance & accident cover	Saving plan and life insurance to create a capital for the down payment of a housing loan at a preferential rate
Periodic payment	Starting USD 5/month	Starting USD25/month Indexed to the schooling cover	Starting USD 25/month	1USD 2/4/6/8/ 10/month	Starting USD 50 / month
Duration	5 years renewable	Minimum 4 years	Minimum 4 years	1 renewable year	Minimum 5 years
Availability	-	- Total withdrawal at any moment with termination of contract - Partial withdrawal (90% of the savings) - Additional payments		-	- Total withdrawal at any moment with termination of contract - Additional payments
Advantages	Life insurance coverage to protect your beloved ones against cruel events	- Interesting return on savings - Guarantee the continuity of the children saving plan whatever happens to the Insured - Additional schooling option		Without any medical selection, the insured is immediately covered against death or total partial disability due to an accident	- Interesting return on savings - Easy access to obtain a housing loan with pre-defined guaranteed discount on interest rate
Payment method	Periodic upon customer's choice / direct debit from the client's current account			Monthly	Periodic upon customer's choice

2. Non-Life Insurance | Allianz SNA Products

Insurance	Income Compensation	Payment Means	Home plan
Description	Daily fixed indemnity paid for individuals or married couples in the event of hospitalization due to accident or sickness	Refund of the fraudulent operations due to the theft or loss of payment means, ID or other papers, Keys (Home, Car) and mobile phone.	Indemnification of the material damage of the building and contents, due to fire, explosion, lightning and impact of vehicles
Periodic payment	Starting USD 2/month	USD 3/month	Starting USD 2/month
Cover	200\$/day up till 21 consecutive days		Up to 100% of the construction value and the value of the fixed assets
Covers	<p>Basic Cover:</p> <ul style="list-style-type: none"> - Hospitalization due to Accident <p>Additional Covers:</p> <ul style="list-style-type: none"> - Hospitalization due to Sickness - Reimbursement of Ambulance Fees - Permanent Partial Disability 	<ul style="list-style-type: none"> - Refund of the fraudulent operations due to the theft or loss of financial security (BLF cards &/or BLF checkbooks) - Refund of the fraudulent operations due to the theft or loss of keys and papers security (ID/Home, Car Keys) - Refund of the fraudulent calls due to the theft of the mobile phone - Total Permanent and Partial Disability coverage due to accident for BLF credit card holders 	<p>Basic Cover:</p> <ul style="list-style-type: none"> - Fire and Allied Perils: ✓ Indemnification of the material damage of the building and contents, due to fire, explosion, lightning and impact of vehicles. ✓ Liability towards third parties and neighbors recourse (material damage) due to fire and explosion. <p>Additional Covers:</p> <ul style="list-style-type: none"> - Compensation for the material damage caused to the insured home and its contents due to ✓ Natural Disasters : earthquakes, storms and tempest ✓ Theft by visible forcible entry ✓ Water damage - Fixed daily indemnity to cover the home replacement expenses in case unfit for occupation following an accident or serious damage
Payment method	Monthly Premium	Monthly Premium	Monthly Premium

3. Group Product Insurance

Benefit from a group insurance for your employees through a range of benefits at special rates and protect them against losses of life. The group insurance will also allow you to share, strengthen and preserve their sense of belonging to your company as well as protect them against sensitive and difficult circumstances.