

| <b>Key Fact Statement   Term Saving Account</b>   |  |
|---|--|
| <b>Nature &amp; Currencies</b>                    |  |
| Account nature                                    | Term Saving Account                                    |
| Account currency                                  | All currencies   |
| <b>Applicant</b>                                  |  |
| Age   | Above or Under 18                                      |
| Nationality                                       | Lebanese or Foreigner                                  |
| <b>Product Offering</b>                           |  |
| Passbook  |  |
| <b>Charges &amp; Fees</b>                         |  |
| Account charges                                   | 22,000 LBP/ year or \$15/year                          |
| Closing Penalty                                   | \$15   |
| Charges on Credit interest - on Interest maturity | LBP 3,000 per interest cycle<br>(above LBP 5 mill.) ** |
| Maturity Frequency                                | 1M; 3M; 6M; 12M; Other                                 |
| <b>Interest Rates</b>                             |  |
| Credit interest rates on LBP                      | Depends on the amount and the period                   |
| Credit interest rates on USD                      | Depends on the amount and the period                   |
| <b>Terms &amp; Conditions</b>                     |  |
| Minimum balance to maintain                       | 3 million LBP or USD 2,000                             |

\*\* Refer to List of Fees & Charges