



LSB Charges applied on Customers Accounts , Transactions and Services

Transaction / Service	Regular Charge
Cash Trx	
Cash Deposit	Foreign currencies: Free LBP: Free
Cash Deposit to cover a bill	Free
Cash Withdrawal	On USD and FC : for amount < 10.000\$ Com. 1% for amount > 10.000\$ Com. 2% LBP : Free
Check paid Cash	Up to 2 Mios LBP: Free of charge Between 2 & 10 Mios LBP: 3000 LBP Between 10 & 25 Mios LBP: 5.000 LBP Between 25 & 50 Mios LBP: 10.000 LBP Above 50 Mios LBP : 15.000 LBP Up to 2.000 USD : 1% Above 2.000 USD : 2‰
Checks Trx	
In-house Check deposit	Free
Purchased check deposit	2 USD or 3000 LBP
Check for Collection (abroad)	1‰ + correspondent fees min 25USD or c/v
Check for Collection (Local)	0.5‰ min 7 USD or c/v
Banker's Check	20 USD or 30.000 LBP
Cancellation of Banker's check	USD 10 or LBP 15.000 or C/V
Fees on Stop Payment Banker Check	25 USD
Fees on Stop Payment Check	25 USD
Cost of check book (25 pages)	15 USD or C/V
Certification of a Check	USD 20 or LBP 30.000
Returned checks collected from abroad	0.5 ‰ + correspondent charges
Returned purchased checks	Insufficient funds: 20 USD or C/V Other reasons: 15 USD or C/V
Returned checks Drawn on LSB	Insufficient funds: 15 USD or C/V Other reasons: 10 USD or C/V
Customer Transfers	
Transfer Same customer	1 USD or 1.000 LBP
Transfer Same customer with FX	1 USD or 1.000 LBP
Transfer Different customer	2 USD or 2.000 LBP
Transfer Different customer with FX	2 USD or 2.000 LBP
Request for Standing Instructions	Free
Execution of standing order - Same Customer	USD 1 or C/V
Execution of standing order - Different Customers	USD 2 or C/V
Execution of standing order - To Cover bill or to Debit Card	Free



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Third Party invoices	
Taxes	Car Mechanics: 10.000 LBP Car Mechanics walk-in cust: 15.000 LBP Real Estate tax: 10.000 LBP Receipt Order: 10.000 LBP Income TAX: 10.000 LBP VAT: 5.000 LBP
Utility invoice subscription	Free
Utility invoices collection fee	Electricity: 7.000 LBP MTC, Alfa: USD3 or C/V OGERO: 2.000 LBP Terranet: USD 3 or c/v
Outgoing Transfer	
Outgoing Transfer - Local	In LBP: for amount < 4.000.000 Com. 10.000 LBP For amount > 4.000.000 Com. 15.000 LBP + Swift 10.000 LBP In USD: for amount < 3000 USD Com. \$12 For amount > 3000 USD Com. \$15 + Swift: \$7
Outgoing Transfer - Abroad	Com. Between 5% & 2% min 15 FC + 20 FC Swift Charges
Outgoing Transfer with same value date	Between 5% & 2% min 5 FC
Swift transfer for final closure of account	Com. Between 5% & 2% min 35 FC + 20 FC Swift Charges
Incoming transfer	
Incoming transfer in LBP	10.000 LBP
Incoming transfer in USD	10 USD
Incoming transfer in other foreign currencies	10 EUR, 10 GBP, 10 CHF, 15 CAD, 15 AUD, 90 SEK, 40 SAR
Commission on Transitory Incoming payment	1 % or 0.5 %
Commission on offshore Company Incoming Payment	1% with a minimum of 500\$ or c/v
Incoming transfer as Salary domiciliation	1 LBP or 1 USD
Debit Card	
Membership fees	1 USD or 1.500 LBP monthly
Card & PIN Replacement fees	\$5
Duplicate fees	\$5
SMS Alert cost	USD1 or 1.500 LBP monthly
Loss & Theft Insurance	USD4 yearly
Cash ATM withdrawal Fees	Zero from LSB ATMs USD1 from IPN network 2 USD from other local ATMs 4 USD International ATMs abroad
Mobile Prepaid Card Recharge on ATM	Zero from LSB ATMs USD1 from IPN network 2 USD from other local ATMs 4 USD International ATMs abroad



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Transaction / Service	Regular Charge
Charge Card	
Infinite Visa - Issuance fees	250 USD
Infinite Visa - Supplementary fees	200 USD
Infinite Visa - Replacement fees	80 USD
Infinite Visa - Duplicate fees	40 USD
Gold Visa - Issuance fees	75 USD
Gold Visa - Supplementary fees	60 USD
Gold Visa - Replacement fees	25 USD
Gold Visa - Duplicate fees	10 USD
Classic Visa - Issuance fees	50 USD
Classic Visa - Supplementary fees	40 USD
Classic Visa - Replacement fees	25 USD
Classic Visa - Duplicate fees	10 USD
SMS Alert cost	1 USD monthly
Statement Cost	3 USD monthly
Over Limit Fee	5 USD when cardholder excesses his monthly limit
Late Payment Fees	NA
Debit interest rate on cash	2% from date of cash withdrawal till billing date
Cash withdrawal Charges	2% min 4 USD
Mobile Prepaid Card ATM Recharge	2% min 4 USD
Debit interest rate on POS	NA in case of no payment 14% per ann on KD
Revolving Card	
Infinite Visa - Issuance fees	250 USD
Infinite Visa - Supplementary fees	200 USD
Infinite Visa - Replacement fees	80 USD
Infinite Visa - Duplicate fees	40 USD
Gold Visa - Issuance fees	55 USD
Gold Visa - Supplementary fees	55 USD
Gold Visa - Replacement fees	25 USD
Gold Visa - Duplicate fees	10 USD
Classic Visa - Issuance fees	35 USD
Classic Visa - Supplementary fees	35 USD
Classic Visa - Replacement fees	25 USD
Classic Visa - Duplicate fees	10 USD
SMS Alert cost	1 USD monthly
Statement Cost	1 USD monthly
Over Limit Fee	5 USD applicable upon excess in limit
Late Payment Fees	15 USD if minimum not paid before 10th of next month
Debit interest rate on cash	1.75% from date of cash withdrawal till billing date
Cash withdrawal Charges	2% min USD2 from LSB/ 2% Min USD4 from other banks
Mobile Prepaid Card Recharge on ATM	2% min USD2 from LSB/ 2% Min USD4 from other banks
Debit interest rate on POS	1.4% on KE



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Transaction / Service	Regular Charge
Internet Charge Card	
Card - Issuance fees	30 USD
SMS Alert cost	1 USD monthly
Statement Cost	1 USD monthly
Loss & Theft Insurance	15 USD yearly
Internet Debit Card	
Membership fees	10 USD yearly
Card & PIN Replacement fees	5 USD
Loss & theft insurance	4 USD
Reloading fee	1 USD
SMS Alert Cost	1 USD
Credit files	
Commission on Personal Loans	Amount * (No of months+1) *0.01 / 11.836
File fees on Personal Loans	100 USD
Insurance on Personal Loan	Total Loan amount *(0.12% to 0.52%) depending on loan period (up to 5 years)
File fees on Car Loan	100 USD
Insurance on Car Loans	Rate differs if New/Used Car & if Total loss/All Risk & if franchise (Y/N). Refer to car loan simulator.
Late Payment fees	Debit Interest + 4%
Commission on Loans against Cash Collateral	Amount * (No of months+1) *0.01 / 11.836
File/Renewal Commission on Advance against cash collateral	50 USD yearly
Charges on Advance account	7 USD monthly
Commission on advance account	1 ‰ on highest debit balance monthly
Excess Limit on advance account	3% + Contractual rate
File/Renewal Commission on Advance	1 ‰ per year min \$ 200
Commission on Special Long Term Bills	1 ‰ monthly
File fees on Special Long Term A/C Type	1 ‰ per year min \$ 200
Inception of Bills for collection & bills in Guarantee	2 ‰ on the global amount of bills
Bills closure before maturity (Prepayment Penalty)	2% penalty of the face value of remaining undue bills
Loan settlement in mismatching/different currency	On case by case basis Subject to a commission based on remaining amount and duration Subject to client's approval



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Transaction / Service	Regular Charge
Miscellaneous	
Charges on authentication of signature	USD 10 or LBP.15000 or C/V
E-banking Service Subscription	Free
E-Banking Yearly Fees	Free
Issued Attestation	25 USD
Special commercial attestation	USD 50 and above
Issuance of LSB Certificate of Deposit F/O Banque De L'Habitat	25.000 LBP or C/V
Cancellation & Restitution of Certificate of Deposit	50.000 LBP or C/V (favor of Banque de L'Habitat)
General Internal Power of Attorney signed by client	10 USD or c/v
Special Proxy arrangement & Inception	3 USD or C/v
Declaration of Lost Passbook	USD25 or C/V
Commission on collection of dividends of shares of clients by the Bank	2 ‰
Minimum Commission for Shares in our custody	0.18 ‰ P.Q
Charges regarding a transaction carried out in elapsed years duration from Archives	100 USD
Letter of Acquittance for each Heir	25 USD
Account Charges	
Account opening Fee	100 USD or c/v
Charges on Current account	7 USD per quarter
Fees on current account	1 ‰ on highest debit balance monthly
Statement Charges fees	Free of charge
Account Statement older than 1 year	3 USD or c/v
Confirmation of Balance	-
Cost of final closure of account	15 USD
Dormant Account fees	USD 50 or c/v yearly
Reactivation of Dormant/Inactive account	Free
Closure of Dormant/Inactive account	50 USD
Reactivation of Blocked account	25 USD
Account Opening for company under establishment	100 USD
Offshore Company Account	2.000 USD / Yearly
Charges on Saving term accounts - on each Interest maturity	For LBP: Below 5 Mios LBP ----No charges Between 5 and 50 Mios ---3,000 LBP Above 50 Mios ----7,500 LBP
	For USD and Euro Below 5000 dollars/euro--- No charges Between 5000 and 50000---- 3 USD/euro above 50000-----5 USD/euro
Charges on Saving acct with Passbook	USD 15 OR LBP 22.000 or c/v Yearly
Annual charges on Margin accounts	USD 15 OR LBP 22.000 or c/v Yearly
Annual charges on Offshore companies	USD 2000 or c/v yearly
Penalty on withdrawal before maturity**	3% for USD & other foreign currencies, and 10% for LBP Monthly**



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Transaction / Service	Regular Charge
Value Dates	
Cash Withdrawals	Debit Same day Value
Exchange operations (A/C to A/C)	Credit 2 days Value / Debit Same day Value
Cash deposit LBP	1 working days
Cash deposit USD	7 working days
Cash deposit FC	7 working days
In-house Check deposit	Credit 1 day Value / Debit Same day Value
Purchased check deposit	Credit 3 days value for LBP Credit 4 days value for Foreign Currencies
Banker Check	Issued on Head Office account: same day Issued on BDL : Same day Issued on Correspondent: +5 days value
Transfer from client to another client	Debit same day value Credit value second day
Transfer from client to same client	Same day value (debit and Credit)
Cover a bill (Loan or Card)	Same day value (debit and Credit)
Debit Card Replenishment	Same day value (debit and Credit)
Incoming Swift transfer	Value 2 working days
Letter of Guarantee	
Issuance/Renewal Commission on LG for Mobile Line	USD 35 flat yearly
Issuance/Renewal Commission for Bid Bonds	5/8% P.Q
Issuance/Renewal Commission for Performance Bonds, Advance Payments and Others	5/8% P.Q
Issuance/Renewal Commission for Financial Guarantees	3/4% P.Q
Issuance Commission for LG Maritime	LBP 50.000 monthly
Issuance/Renewal Commission for LGees below LBP 1 million	LBP 50.000 flat
Issuance/Renewal Guarantees against 100% margin	1.25% P.Q
Other Amendments Commission	LBP 60.000 / Per each amendment
LC Import	
Issuing Commission (including the 10% About)	3 % /P.Q
Increase / Extension Commission	3 % /P.Q
Other amendments	LBP.80.000 per amendment
Acceptance Commission	3% P.A
Charges	LBP 15.000
Swift	Issuance LC: USD50 Others: USD15



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Transaction / Service	Regular Charge
LC Export	
Advising Commission (if LC Unconfirmed)	If borne by beneficiary: 1.5‰ P.Q If borne by orderer: See Bank Terms and Conditions
Confirmation Commission (depends on country risk)	If borne by beneficiary: 3.5 ‰ P.Q If borne by orderer: See Bank Terms and Conditions
Increase/Extension Commission	If LC confirmed 3.5 ‰ P.Q If LC not confirmed 1.5 ‰ P.Q
Other amendments	LBP.80.000 per amendment
Acceptance Commission (if LC Confirmed)	If borne by Beneficiary: 0.75% P.Q If borne by orderer: See Bank Terms & Conditions
Negotiation Commission	If borne by Beneficiary: 1‰ If borne by orderer: See Bank Terms & Conditions
Charges	LBP 25.000+ Swift charges+ express courier fees (if any)
Transfer Commission	1 ‰ P.Q
DC Inward	
Handling Commission	If borne by drawee: 2‰ If borne by drawer: See Bank Terms and Conditions
Acceptance Commission (without Undertaking)	If borne by drawee: 1‰ If borne by drawer: See Bank Terms and Conditions
Acceptance Commission (with our Undertaking)	If borne by drawee: 0.75% P.Q If borne by drawer: See Bank Terms and Conditions
Delivery of documents (free of payment)	If borne by drawee: 2‰ If borne by drawer: See Bank Terms and Conditions
Return of document Commission	LBP.100.000
Charges	LBP 15.000 or c/v + Swift charges (if any)
DC Outward	
Handling Commission	If borne by drawer: 2‰ If borne by drawee: See Bank Terms and Conditions
Return of document Commission	LBP.100.000
Charges	LBP 35.000+Swift charges +express courier fees (if any)