

LSB Charges applied on Customers Accounts , Transactions and Services

Transaction / Service	Regular Charge	Stamp Fees
Cash Trx		
Cash Deposit	Abv 2.000: 1.5‰ USD, 2.5‰ EUR, 3‰ GBP, 5‰ for SEK CHF and other Foreign currencies LBP: Free	-
Cash Deposit to cover a bill	Free	-
Debit Card Replenishment	Free	-
Cash Withdrawal	Free	-
Check paid Cash	<i>Charge is collected from the cash paid to the beneficiary. However, the system allows the user to collect it from customer's account</i>	-
	Up to 2 Million LBP: Free of charge	-
	Between 2 & 10 Million LBP: 3000 LBP	-
	Between 10 & 25 Million LBP: 5.000 LBP	-
	Between 25 & 50 Million LBP: 10.000 LBP	-
	Above 50 Million LBP : 15.000 LBP	-
	Up to 1.000 USD : 1 USD	-
	Between 1.000 & 10.000 USD : 2 USD	-
	Between 10.000 & 25.000 USD: 5 USD	-
	Between 25.000 & 50.000 USD : 10 USD	-
	Above 50.000USD : 15 USD Beneficiary of the check is an LSB customer	-
Checks Trx		
In-house Check deposit	Free	
Purchased check deposit	1 USD or 1.000 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	5 USD or 7.000 LBP	
Cancellation of Banker's check	USD 10 or LBP 15.000 or C/V	
Fees on Stop Payment Banker's Check	50 USD unless legal evidence provided	
Fees on Stop Payment Check	50 USD unless legal evidence provided	
Cost of check book (25 pages)	5 USD or C/V	
Certification of a Check	USD 7 or LBP.10.000	
Commission on Returned checks collected from abroad	0.5 ‰ + correspondent charges	
Commission on Returned purchased checks	Insufficient funds: 5 USD or C/V	
	Other reasons: 4 USD or C/V	
Commission on returned checks Drawn on us	Insufficient funds: 10 USD or C/V	
	Other reasons: 5 USD or C/V	
Counter check Fees	USD2 or C/V	

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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	1.000 LBP
Monthly instructions of standing order / Execution	USD 2 or C/V	
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	5.000 LBP
Utility invoices collection fee	Electricity: 7.000 LBP MTC, Alfa: USD3 or C/V OGERO: 2.000 LBP	-
Outgoing Transfer		
Outgoing Transfer	Local: Com. 15.000 LBP or c/v + Swift 10.000LBP or c/v Abroad: Com. 0.5‰ min 15 FC + 20 FC Swift Charges	
Outgoing Transfer with same value date	0.5‰ min 5 FC	
Swift transfer for final closure of account	Com. 1‰ 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 orders	1 ‰ or 0.5 ‰	
Incoming transfer as Salary domiciliation	Free	

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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 is applicable whenever the cardholder exceeds 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% or 4 USD	
Debit interest rate on POS	NA in case of no payment 14% per ann on KD	
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	
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% or USD2 from LSB/2% or USD4 from other banks	
Debit interest rate on POS	1.4% on KE	

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Debit Card		
Card fees	Free	
Charges	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	
Master Card		
Statement Fee	3 USD/month	
Interest Rate / Cash	2% on cash withdrawals	
Cash withdrawal Charges	1% min 4 USD	
Late Payment Fee	14% of the outstanding balance (KC)	
Overlimit fee	5 USD	
Card Replacement Fee	10 USD	
Duplicate fees	5 USD	
Card's issuance Price	75 USD (CLASSIC) - 150 USD (GOLD)	
Supplementary Card Price	50 USD (CLASSIC) - 100 USD (GOLD)	
SMS Service	1 USD/month	
Debit interest rate on cash	2% from date of cash withdrawal till billing date	
Debit interest rate on POS	NA in case of no payment 14% per ann on KC	
Credit files		
Commission on Personal Loans	Amount * (No of months+1) *0.01 / 11.836	
File fees on Personal Loans	100 USD	
File fees on Car Loan	100 USD	
Commission on Loans against Cash Collateral	Amount * (No of months+1) *0.01 / 11.836	
File fees on Loans against Cash Collateral	100 USD	
Renewal Commission on Advance	50 USD yearly	
Charges on Advance account	7 USD monthly	
Fees on advance account	1 ‰ on highest debit balance monthly	
Excess Limit on advance account	3% + initial rate	
Renewal Commission on Advance	1 ‰ per year min \$ 200	
Commission on Special Long Term Bills	1 ‰ monthly	
File fees on Special Long Term Bills	1 ‰	
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 to be settled,	
Bills		1.5 ‰ of bill amount Mobilization bill LBP 10.000

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Miscellaneous		
Charges on authentication of signature	USD 10 or LBP.15000 or C/V	2.000 LBP
E-banking Service Subscription	Free	5.000 LBP
E-Banking Yearly Fees	12 USD	
Issued Certificates (Embassies & General Security)	25 USD	Embassies 1.000 LBP General Security 10.000 LBP
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	10.000 LBP
Special Proxy arrangement and Inception	3 USD or C/v	5.000 LBP
Fees on declaration of Lost Passbook and issuance of a new one	USD7 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	2.000 LBP

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Account Charges		
Charges on Current account	7 USD per quarter	
Fees on current account	1 ‰ on highest debit balance monthly	
Statement Charges fees	1 USD per page + additional 1USD to 3USD if SOA is sent by Fax	
Fees of Account Statement for period older than 2 years	3 USD or c/v	
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	
Opening of account for company under establishment	50 USD	
Charges on Saving term accounts - on each Interest maturity	For LBP: Below 5 Million LBP ----No charges Between 5 and 50 million ---2,000 LBP Above 50 million ----3,000 LBP	
	For USD and Euro Below 5000 dollars/euro--- No charges Between 5000 and 50000---- 2 USD/euro above 50000-----3 USD/euro	
Annual Charges on Saving term accounts	USD 12 OR LBP 18.000 or c/v Yearly	
Annual charges on Saving Sight	USD 12 OR LBP 18.000 or c/v Yearly	
Annual charges on Margin accounts	USD 12 OR LBP 18.000 or c/v Yearly	
Penalty on withdrawn amounts before maturity	3% for USD and other foreign currencies and 10% for LBP Monthly	

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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: Today Issued on BDL in LBP: Today Issued on BDL in FC: +2 days value Issued on Correspondent: +2 days value	
Transfer from client to another client/Same branch	Debit same say value Credit value second day	
Transfer from client to same client/Same branch	Same day value (debit and Credit)	
Incoming Swift transfer	Value 2 working days	
Letter of Guarantee		
Issuance/Renewal Commission on LGees for Mobile Line	USD 35 flat yearly	
Issuance/Renewal Commission for Bid Bonds	5/8% P.Q	Bid Bond: 10.000 LBP
Issuance/Renewal Commission for Performance Bonds, Advance Payments and Others	5/8% P.Q	3 ‰ of the amount
Issuance/Renewal Commission for Financial Guarantees	3/4% P.Q	3 ‰ of the amount
Issuance Commission for LGees Maritime	LBP 50.000 monthly	3 ‰ of the amount
Issuance/Renewal Commission for LGees below LBP 1 million	LBP 50.000 flat	
Issuance/Renewal Guarantees against 100% margin	50% of commission price	
Other Amendments Commission	LBP 60.000 / Per each amendment	

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LC Import		
Issuing Commission (including the 10% About)	3 ‰ /P.Q	Opening of LC 5.000 LBP Endorsement of the bill of Lading 5.000 LBP Certificate of Origin: 1.000 LBP
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	
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 and Conditions	
Negotiation Commission	If borne by Beneficiary: 1‰ If borne by orderer: See Bank Terms and Conditions	
Charges	LBP 25.000+ Swift charges+ express courier fees (if any)	
Transfer Commission	1 ‰ P.Q	

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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)	