

## CONTRACTUAL ARMY & PUBLIC SECTOR

### Applicant

| Title          | Contractual Lebanese Army Loan | Public Sector Loan |
|----------------|--------------------------------|--------------------|
| Client Segment | Payroll Employees              |                    |
| Age at Bank    | 3 Months                       | No Minimum         |

### Client Requirements

|                                     |             |                     |
|-------------------------------------|-------------|---------------------|
| Minimum Income (Gross)              | LBP 750,000 |                     |
| Minimum years at work (Current job) | N/A         | 1 year same company |
| National Social Security            | Yes         |                     |

### Demographic & Personal Info

|                                |                                       |  |
|--------------------------------|---------------------------------------|--|
| Minimum Age                    | 20                                    |  |
| Maximum Age by loan completion | 64 or 69 in case of retirement income |  |
| Nationality/Residency          | Lebanese / Resident in Lebanon        |  |

### Loan characteristics

|                           |                                |  |
|---------------------------|--------------------------------|--|
| Type of Account           | 677                            |  |
| Individuals/Business/Both | Individual                     |  |
| Joint Loan                | Account "And" is only accepted |  |

### Interest Rates & Risk Ratios

|                           |                   |                   |
|---------------------------|-------------------|-------------------|
| Interest Type             | Fixed             |                   |
| Interest Rate Calculation | Compounded        |                   |
| Interest Rate Value LBP   | 17% up to 4 years | 17% up to 6 years |
| Interest Rate Value USD   | N/A               |                   |

|  |   |                              |  |
|--|---|------------------------------|--|
| Regulatory Household Maximum DBR For Loans & Cards Excluding Housing | <ul style="list-style-type: none"> <li>Income ≤ BP 1,200,000: DBR = 35%</li> <li>LBP 1,201,000 ≤ Income ≤ LBP 1,800,000: DBR = 40%</li> <li>Income &gt; LBP 1,800,000: DBR = 45%</li> </ul> | 35%                          | <b>For army applicant:</b> <ul style="list-style-type: none"> <li>Income ≤ BP 1,200,000: DBR = 35%</li> <li>LBP 1,201,000 ≤ Income ≤ LBP 1,800,000: DBR = 40%</li> <li>Income &gt; LBP 1,800,000: DBR = 45%</li> </ul> |
| Regulatory Household Maximum DBR For Housing                         |   | 35%                          |  |
| Regulatory Household Maximum Global DBR                              |   | 45% (including Housing Loan) |  |

### Loan Information

|  |  |         |
|--|--|---------|
| Minimum Net Loan Amount                          | LBP 10,000,000   |         |
| Maximum Net Loan Amount                          | LBP 112,500,000  |         |
| Minimum lending period                           | 1 Year   | N/A     |
| Maximum lending period                           | Up to 11 months during 1st year of service<br>Up to 36 months during 2nd year of service<br>Up to 48 months during 3rd year of service | 6 Years |
| Loan currency                                    | LBP  |         |
| Settlement amount currency (Forex)               | As per Loan Currency   |         |
| Grace period in case of default payment (x days) | 7 days (before applying penalty)   |         |

### File Fees & Charges

|                       |   |  |
|-----------------------|---|--|
| Stamps                | 1.5 per mil of gross loan amount / LBP 250 on schedule / LBP 10,000 on loan contract per year |  |
| File Fees             | LBP 225,000   |  |
| Late Settlement Fees  | LBP 7,500   |  |
| Bank Commission       | 2‰  |  |
| Early Settlement Fees | 5% on outstanding balance   |  |

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| Insurance                            |  |
|--------------------------------------|--|
| Life Insurance Required              | Yes  |
| Type of Life Insurance               | Death ,Passive war ,Total or partial permanent disability  |
| Life Insurance Coverage (%)          | 100% of loan up to USD 100,000 or counter value in LBP   |
| Life Insurance bought approved by    | Bank group policy for loan amount <= LBP 100,000 or C.V & individual under writing for >= LBP 100,000 or C.V         |
| Life Insurance Fees                  | In loan for life insurance with LIA for loan amount <= USD 100,000   |
| Insuring Companies                   | LIA , Assurex, Libano-Suisse, Allianz-SNA, Capital Insurance, Continental Trust                                      |
| Premium Calculation                  | 115% of Net Loan Amount  |
| Advanced Payment                     |  |
| Advance Payment Option (Maximum)     | Up to 155 Days   |
| Advance Payment Commission & Penalty | No penalty applied, interest is charged  |
| Required Documents                   |  |
| Pre-approval Documents               | Personal Loan Application + CDR - D3   |
|                                      | Medical questionnaire when amount >USD 50,000.   |
|                                      | Detailed certificate of salary for Army<br>Evidence on system of salary deposited at our end or domiciliation letter |
|                                      | Copy of applicants ID  |
| Post-approval Documents              | Personal Loan Contract   |
|                                      | Loan Schedule  |
|                                      | Debit Advice   |
|                                      | Schedule of Bills  |
|                                      | Promissory note  |

| Personal loan   36 Months  | Contractual Lebanese Army Loan | Public Sector Loan     |
|----------------------------|--------------------------------|------------------------|
| LOAN                       | (LBP) Payroll Employee         | (LBP) Payroll Employee |
| Interest rate (compounded) | 17.00%                         | 17.00%                 |
| Net Loan Amount            | LBP 20,747,498                 | LBP 20,747,498         |
| Gross Loan Amount          | LBP 27,000,000                 | LBP 27,000,000         |
| Typical APR                | 22.29%                         | 22.29%                 |
| Monthly Payments           | LBP 750,000                    | LBP 750,000            |
| Stamp Fee                  | LBP 40,500                     | LBP 40,500             |
| Filing Fee                 | LBP 225,000                    | LBP 225,000            |
| Contract Stamps            | LBP 30,000                     | LBP 30,000             |
| Commission                 | LBP 293,000                    | LBP 293,000            |

| Personal loan   60 Months  | Contractual Lebanese Army Loan | Public Sector Loan     |
|----------------------------|--------------------------------|------------------------|
| LOAN                       | (LBP) Payroll Employee (48)    | (LBP) Payroll Employee |
| Interest rate (compounded) | 17.00%                         | 17.00%                 |
| Net Loan Amount            | LBP 25,532,901                 | LBP29,534,838          |
| Gross Loan Amount          | LBP 36,000,000                 | LBP 45,000,000         |
| Typical APR                | 21.97%                         | 21.88%                 |
| Monthly Payments           | LBP 750,000                    | LBP 750,000            |
| Stamp Fee                  | LBP 54,000                     | LBP 67,500             |
| Filing Fee                 | LBP 225,000                    | LBP 225,000            |
| Contract Stamps            | LBP 40,000                     | LBP 50,000             |
| Commission                 | LBP 483,259                    | LBP 707,760            |