

## 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 Up to 36 months during 2nd year of service 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	

## CONTRACTUAL ARMY & PUBLIC SECTOR

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 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%	
Monthly Payments	LBP 750,000	LBP 750,000
Stamp Fee	LBP 54,000	
Filing Fee	LBP 225,000	LBP 225,000
Contract Stamps	LBP 40,000	LBP 50,000
Commission	LBP 483,259	LBP 707,760