

EMPLOYED
Applicant

Title	Payroll Private Sector	Non Payroll Public & Private Sector
Client Segment	Payroll Salaried	Non Audi Payroll - Salaried
Age at Bank	3 Months	Minimum 3 months salary domiciliation at another Bank
Client Requirements		
Minimum Income (<i>Gross</i>)	LBP 1,800,000 or USD 1,200	USD 1,200
Minimum years at work (<i>Current job</i>)	1 year at the same company	2 years at the same company
National Social Security	Yes	
Demographic & Personal Information		
Minimum Age	20	
Maximum Age by loan completion	64 or 69 in case of retirement income	
Nationality/Residency	Lebanese / Resident	
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	20% up to 5 Years	N/A
Interest Rate Value USD	15.5% up to 5 Years	19% up to 5 Years
Regulatory Household Maximum DBR For Loans & Cards Excluding Housing	35%	
Regulatory Household Maximum DBR For Housing	35%	
Regulatory Household Maximum Global DBR (including Housing Loan)	45%	
Loan Information		
Minimum Net Loan Amount	For LBP 10,000,000 For USD 7,500	USD 7,500
Maximum Net Loan Amount	LBP 112,500,000 USD 75,000	Product cap limit USD 75,000
Minimum lending period	1 Year	
Maximum lending period	up to 5 Years	
Loan currency	LBP & USD	USD
Settlement amount currency (<i>Forex</i>)	As per Loan Currency	
Grace period in case of default payment (<i>x days</i>)	7 days (Before Applying the 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 (USD)	LBP 225,000 or USD 150	USD 150
Late Settlement Fees (USD)	USD 5 or 7,500 LBP	USD 5
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 by Approved:	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	
	Copy of applicants ID	
	Evidence on system of salary deposited at our end and domiciliation letter	Authenticated HR Letter Statement of account or 6 months Pay slip Letter signed by the client's payroll bank mentioning the monthly premium to be transferred
	Medical questionnaire when amount>USD 50,000	
	Proof of residence is mandatory (Mayor's certificate or Utility bill)	
Post-approval Documents	Personal Loan Contract	
	Loan Schedule	
	Debit Advice	
	Schedule of Bills	
	Promissory note	

Personal loan 36 Months	Payroll Domiciled Public & Private	Non Payroll Public & Private
LOAN	(LBP) Payroll Employee	N/A
Interest rate (compounded)	20.00%	
Net Loan Amount	LBP 19,902,257	
Gross Loan Amount	LBP 27,000,000	
Typical APR	26.10%	
Monthly Payments	LBP 750,000	
Stamp Fee	LBP 40,500	
Filing Fee	LBP 225,000	
Contract Stamps	LBP 30,000	
Commission	LBP284,496	

Personal loan 60 Months	Payroll Domiciled Public & Private	Non Payroll Public & Private
LOAN	(USD) Payroll Employee	(USD) Non Payroll
Interest rate (compounded)	15.50%	19.00%
Net Loan Amount	USD 20,344	USD 18,849
Gross Loan Amount	USD 30,000	USD 30,000
Typical APR	20.02%	24.48%
Monthly Payments	USD 500	USD 500
Stamp Fee	USD 45	USD 45
Filing Fee	USD 150	USD 150
Contract Stamps	LBP 50,000	LBP 50,000
Commission	USD 482	USD 474