



Terms & Conditions OPERATIONS

Description	Terms	
I. Check Issuance		
Check issuance in Lebanese pound	LBP 7,500	
Check issuance in foreign currency	\$5 or countervalue	
Certified check in Lebanese pound	LBP 7,500	-1 day value
Certified check in foreign currency	\$5 or countervalue	-1 day value
Stop payment of checks drawn on BDL or Bank Audi	\$10 or countervalue	
Stop payment of checks drawn on foreign banks	\$25 or countervalue	
II. Checks Drawn on Bank Audi		
Check clearing in Lebanese pound	None	-1 day value
Check clearing in foreign currency	None	-1 day value
Check payment in foreign currency (Non-Client)	\$1, €1, £1,...	-1 day value
Check payment/Remittance	1% + Swift Charges \$15 or countervalue	
Unpaid check		
Insufficient provision/Drawer's objection	\$10 or countervalue	
Discrepancy between words and figures		
Signature differs from specimen		
Drawer's signature required	\$5 or countervalue	
Incomplete drawer's signature		
Drawer's seal required		
Incomplete beneficiary name		
Other reasons	Free	
Stop payment		
Lost check	\$10 or countervalue	
Lost checkbook	\$10 or countervalue	
BDL declaration		
Regularization within 15 days	\$10 or countervalue	
Regularization after declaration	\$15 or countervalue	
Regularization after declaration when account closed	\$25 or countervalue	
III. Purchased Checks		
Checks Drawn on Lebanon		
Check deposit in Lebanese pound/Clearing	LBP 1,000	+3 days value
Check deposit in foreign currency/Clearing	\$1, €1, 1£	+4 days value
Check sent for collection/Remittance	\$3 or countervalue + Correspondent charges	Correspondent value + 1 day
Unpaid check in Lebanese pound	LBP 7,500	Same as deposit value
Unpaid check in foreign currency	\$5 or countervalue	Same as deposit value
Foreign Checks		
Check purchased	\$50 or countervalue per check	+21 consecutive days value
Check sent for collection (country's currency)	\$50 or countervalue + Correspondent charges	Correspondent value + 1 day
Check sent for collection (other than the country's currency)	\$50 or countervalue + Correspondent charges	Correspondent value + 1 day
Unpaid check purchased	\$25 or countervalue	Same as deposit value
IV. Counter Operations		
Cash		
Cash withdrawal in all currencies	None	-1 day value
Cash deposit in Lebanese pound	None	+1 day value
Cash deposit in Lebanese pound against foreign currency	None	+2 days value
Cash deposit in all foreign currencies		
≤\$1,000 or countervalue	None	+7 days value
>\$1,000 or countervalue	2%	+4 days value
Cash deposit in foreign currency against another foreign currency	2% >\$1,000 or countervalue	+2 days value
Inter-Account		
Inter-account transfer for the same client	None	-1 day (Dr); Same day (Cr)
Inter-account transfer for another client	None	-1 day (Dr); +1 day (Cr)
Inter-account with currency exchange	None	+2 days value (Cr & Dr)
V. Wire Transfer		
Outgoing Transfer		
Outgoing transfer in Lebanese pound (in Lebanon)	LBP 15,000	+2 days value
Outgoing transfer in foreign currency (in Lebanon)	\$15 or countervalue	+2 days value
Outgoing transfer in foreign currency (outside Lebanon)		
≤ \$1,000	\$25	+2 days value
> \$1,000	\$35	+2 days value

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Incoming Transfer		
Incoming transfer in Lebanese pound	LBP 5,000 (H.O.)	Value as indicated
Incoming transfer in foreign currency	\$10 or countervalue (H.O.)	Value as indicated
VI. Clients' Accounts – Other Charges		
Statement of Account	LBP 17,500 1st page LBP 10,500 additional page or countervalue	
Request for Statement of Account	\$15 + \$5 additional page or countervalue	
Experts charges	Case by case	
Legal expenses	Case by case	
Bills domiciliation	\$3 or LBP 5,000 per bill	-1 day value
EDL bills domiciliation	LBP 1,500 (Bill < LBP 15,000) LBP 3,000 (Bill > LBP 15,000)	-1 day value
Ogero bills domiciliation	LBP 1,500 (Bill < LBP 15,000) LBP 2,000 (Bill > LBP 15,000)	-1 day value
Company Constitution	LBP 150,000	
Balance confirmation for auditors	\$10 or countervalue	
Photocopy from archives	LBP 5,000 per page	
VII. Other Operations		
A. Securities		
Local Securities (Shares, Bonds & Unit/Shares in Collective Investment Scheme)	1‰ Yearly (Paid quarterly Min. \$10)	
International Securities (Stocks, Bonds & Unit/Shares in collective Investment Scheme)	2.4‰ Yearly (Paid quarterly Min. \$10)	
Metals (Gold, Silver, Platinum, Palladium, ...)	2.4‰ Yearly (Paid quarterly Min. \$10)	
Coupons		
Up to \$5,000	Flat \$10	
Above \$5,000	Flat \$25	
Treasury bills		
Three months	1‰	
Six months	2‰	
One year	3‰	
Two years	5‰	
B. Safe Box		
Guarantee deposit	\$200	
Yearly rent		
Group 2	\$150	
Group 4	\$175	
Group 6	\$225	
Group 8	\$250	
Group 10	\$275	
Group 12	\$325	
Group 14	\$425	
Group 16	\$500	
Group 18	\$800	
Group 20	\$1,500	
C. Certificates	LBP 10,000 (+ stamp)	
D. Passbook		
Passbook replacement	LBP 10,000 or countervalue	
Lost passbook	\$10 or countervalue	
E. Checkbook		
Checkbook	Free Salaf \$0.35 per check Net account \$0.20 per check (1st checkbook free)	
F. Account Fees		
Term Deposit & Term Saving		
- Monthly	\$4 or countervalue	
- Other Maturities	\$7 or countervalue	
Current Accounts (Creditor - 461)	\$1 or countervalue monthly	
Current Accounts (Creditor - Other)	Between \$2 and \$6 or countervalue	
Current Accounts (Debtors)	Between \$4 and \$7 or countervalue	
G. Account Closure Fees		
In Lebanese pound	Free	
In foreign currencies	Free	
H. Fiscal Stamps	As per regulations (Refer to TABLE OF CONTENTS - Chapter 53: Fiscal Stamps)	