

Fees and Commissions



Transaction Nature	Value Date	Frequency	Fees, Commissions, Stamps (USD or Equiv)
Accounts: Current, Term Deposits, and Call Savings Account			
Debit interest	End of Month	Monthly	30% LBP 20% USD 15% EUR 15% GBP AUD 20%
Highest debit balance commission	End of Month	Monthly	0.1% of Highest Debit Balance
Checkbook Request	Request date	Upon request	\$25/25Leaves,\$50/50Leaves,\$75/75Leaves,\$100/100Leaves, \$10/10Leaves,\$20/20Leaves,\$30/30Leaves,\$40/40Leaves
Cash Deposit			
Cash Deposit in LBP	Next WD	Upon deposit	Free
Cash deposit Fresh fund	Plus 5WD USD Plus 7WD Euro	Upon request	1%
Cash Withdrawal			
Cash Withdrawal From Fresh Fund	Previous WD	Upon request	1.50%
Transfer from another BML A/C, same Client, same CCY	Same Day	Upon request	Free
Transfer from another BML A/C, same Client, diff CCY	DR : Same Day CR : 2 WD	Upon request	Free
Transfer from another BML A/C, different Client, same CCY	DR : Previous WD CR : Next WD	Upon request	Free
Transfer from another BML A/C, different Client, diff CCY	DR : Previous WD CR : 2 WD	Upon request	Free
Transfer From Client to Non client	Previous WD	Upon request	3\$ or equivalent
BDL Circulars 151	Same Date	Upon request	*Zero : ATM transaction and Ebanking *25,000LBP for each 1000\$
Sayrafa Cash	Same Value date	Upon request	3%
Sayrafa Existing	Same Value date	Upon request	5% : From Existing usd 1.5% : From 158LBP
Wire Transfers			
Outgoing Fast Cash to Egypt	Same Day	Upon request	\$6 till 1000\$, \$9 till 2000\$, \$15 till 3000\$
Outgoing transfers within Lebanon	LBP/USD: Previous WD Other CY: 2 WD	Upon request	40\$ 400,000LBP
Outgoing transfers Outside Lebanon	LBP: Previous WD Other CY: 2 WD	Upon request	60\$
Incoming Transfer Local	1 WD	On notification	20\$ 100,000LBP
Incoming Transfer Foreign	1 WD	On notification	20\$
Fate Enquiry towards Correspondent/Swift Enquiry	Day of request	Upon request	\$10 + Correspondent Charges
Check deposit			
Check Deposit drawn on BML - Same & different currency	Same Day	Upon request	Free
Check Deposit drawn on another Bank in Lebanon	LBP: +3 WD, FC: +4WD	Upon deposit	10\$ 100,000 LBP
Checks under collection drawn on BDL	1 WD	Upon request	800,000LBP
Banker / Certified Checks			
Banker Check / Demand Draft issuance	Previous WD	Upon request	40\$ / 225,000LBP
Banker Check / Demand Draft Stop Payment (Lost/ Stolen)	DR: Previous WD CR: Final Stop acceptance	Upon request	30\$ / 150,000LBP
Certified Check	Previous WD	Upon request	30\$ 150,000LBP
Returned Checks			
Returned Check/Outgoing clearing in Lebanon		Upon reception	50,000 LBP / 10\$/ 10 GBP / 10 EUR
Returned Check/Outgoing clearing outside LBN		Upon reception	10\$ + Correspondent Charges
Returned Checks - Incoming clearing		Upon reception	100,000 LBP / 15\$/ 15 GBP / 15 EUR
Debit Card - LBP			
Main Debit Card - Basic Renewal Fee		Yearly	Visa Classic: LBP 400,000 Visa Platinum: LBP 700,000
Supplementary Debit Card - Basic Renewal Fee		Yearly	Visa Classic: LBP 400,000 Visa Platinum: LBP 700,000
Card Replacement Fee		Upon request	Visa Classic: LBP 400,000 Visa Platinum: LBP 700,000
Card Reissue Fee		Upon request	Visa Classic: LBP 400,000 Visa Platinum: LBP 700,000
PIN Reissue Fee		Upon request	LBP 75,000
Card Cancellation fee		Upon request	LBP 150,000 if cancelled before 1 year
Card Monthly Fee		Monthly	Visa Classic: LBP 22,500 Visa Platinum: LBP 30,000
SMS Notification Fee		Monthly	15000 LBP
Debit Card - Fresh USD			
Main Debit Card - Basic Renewal Fee		Yearly	Visa Classic Fresh: USD 50 Visa Platinum Fresh: USD 100
Supplementary Debit Card - Basic Renewal Fee		Yearly	Visa Classic Fresh: USD 50 Visa Platinum Fresh: USD 100
Card Replacement Fee		Upon request	Visa Classic Fresh: USD 50 Visa Platinum Fresh: USD 100
Card Reissue Fee		Upon request	Visa Classic Fresh: USD 50 Visa Platinum Fresh: USD 100
PIN Reissue Fee		Upon request	USD 5
Card Cancellation fee		Upon request	USD 10 if cancelled before 1 year

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Card Monthly Fee		Monthly	Visa Classic Fresh: USD 3 Visa Platinum Fresh: USD 3
SMS Notification Fee		Monthly	Free
Credit Card			
Main Card Annual Fee		Yearly	Visa Infinite 300\$ Visa Signature 200\$ Visa Platinum (USD) 150\$ Visa Platinum (EUR) 100 EUR MasterCard Titanium 100\$ MasterCard Classic 50\$
Supplementary Card Annual Fee		Yearly	Visa Infinite 150\$ Visa Signature 100\$ Visa Platinum (USD) 75\$ Visa Platinum (EUR) 50 EUR MasterCard Titanium 50\$ MasterCard Classic 25\$
Card Replacement Fee		Upon request	Visa Infinite 20\$ Visa Signature 20\$ Visa Platinum (USD) 30\$ Visa Platinum (EUR) 10 EUR MasterCard Titanium 20\$ MasterCard Classic 10\$
Card Re-issue Fee		Upon request	Visa Infinite 10\$ Visa Signature 10\$ Visa Platinum (USD) 5\$ Visa Platinum (EUR) 5 EUR MasterCard Titanium 5\$ MasterCard Classic 5\$
PIN Re-issue Fee		Upon request	Visa Infinite 10\$ Visa Signature 10\$ Visa Platinum (USD) 0\$ Visa Platinum (EUR) 5 EUR MasterCard Titanium 0\$ MasterCard Classic 0\$
OverLimit Fee		When Limit is exceeded	10\$
Late Payment Fee		When Client is not paying on regular basic	10\$
Statement Fee		Monthly	1\$ / 1EUR
SMS Notification Fee		Monthly	Free except for Visa classic LBP 1500
Monthly POS Interest Rate		Monthly	1.75%
Other Account Services			
New Account Opening (new client)	At opening	One time	Stamps Fees: 5000 LBP
Power of Attorney	Request Date	One time	Stamps Fees: 10000 LBP
Under Establishment Company	At opening	One time	100\$ for Lebanese companies. 300\$ for offshore companies
Introduction Letter / Certificate of Account Clearance Letter Issuance		Upon Request	25\$ / 150,000 LBP + LBP 10,000 Fiscal Stamp
Personal Check Stop payment		Upon Request	30,000LBP or 20\$
Document Photocopy upon Client request		Upon Request	LBP 20,000 per page
Photocopy of a document from Archive		Upon Request	20\$ / 45,000 per page
Account closing to Close the relationship	At Execution Date	Upon chrgs & Int., Before freeing bal	\$10
Balance Confirmation	Same Day	Semi Annually	Free
Balance Confirmation for Third Party		Upon Request	\$10 + courier charges + \$2/ page
Ministry of Work - Deposit Certificate/BDH	Previous WD/Next working day	Upon Issuance/Cancellation	500.000LBP
Other Account Charges			
Statement fee on Checking Account		Monthly	10\$ each page 75,000LBP each page
Account Dormancy (Inactive and no contact for more than 12 months)		Monthly	7\$ 105,000 LBP
Current Account Maintenance Fees		Monthly	10\$ 75,000 LBP
Professional Package	Request Date	Monthly	10\$ each page 75,000LBP each page
TD Interest Fees (per account)		Upon Interest Maturity	10\$ 60,000LBP
Call Saving Accounts Fees		Semi Annually	10\$ 105,000LBP
SMS Subscription Fees	Request Date	Monthly	1\$/15000 LBP
E-Banking / Phone Banking	Same Date		Free (5000LBP fiscal stamp on application request)
Vehicle Fees & Taxes Payment			
Vehicle fees Settlement	Same day	Upon request	LBP 75000
Other Taxes Settlement	Same Day	Upon request	LBP 75000
Periodic Bill Settlement domiciliation			
Monthly Bill (Ogero, EDL or other)	Invoice reception date	At due date	5\$ / 45,000 LBP
Other Periodic bills Settlement	Invoice reception date	At due date	5\$ / 45,000 LBP
Direct debit to be collected from BML Clients	Upon Collection	Flat	5\$ / 45,000 LBP
CRT Credit favor of BML Clents	Upon credit	Flat	10\$ / 50,000 LBP
Salary and Payment credit transaction	Same Day	Upon credit	30,000 LBP / 2 \$

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Safe Deposit Boxes			
Margin Deposit		Upon Rental	300\$ -Refundable
Rental Fees: Small Box		Annually	150\$ Fresh
Rental Fees: Medium Box		Annually	200\$ Fresh
Rental Fees: Large Box		Annually	300\$ Fresh
Securities and Gold Custody			
Securities Purchase/Sale on Beirut S. Exchange	Same Date	Upon request	0.4% (Min 20\$)
Custody of Equities and Funds	Upon dividend payment	Monthly	0.25 % (Min 10\$) and 15\$ upon dividend payment
Custody of Bonds	Same Date	Upon coupon payment / Annually	0.1 % (Min 10\$)
Custody of BSE Equities	Same Date	Annually	0.1 % (Min 10 \$ or c/v)
Payment bonds/coupon collection	Same Date	At payment	50\$
Gold and Silver Custody Fees	Same Date	Monthly	0.2% Min 10\$
Buy Or Sell of Equities	Upon Request	Upon Request	*Eurozone :0.60% Min 100EUR *UK:0.60% Min 80GBP *Switzerland:0.60% Min 150CHF *US: 5 Cents per share Min 100\$ *Canada: 5 Cents per share Min CAD 150
Loan Fees			
Overdrawn Excesses	Request Date	upon request	10\$ (Retail and Corporate Clients)
Overdraft Commission	Request Date	Monthly	0.1% on highest debit balance / CC decisions
Early payment fee on a fixed loan	Request Date		As per contract (Retail & Corporate Clients)
Late payment fee	Request Date	Per maturity	10\$/Month of default+delay Interest (Corporate Clients) 5% Min 10\$ (Retail Clients)
Expert Appraisal fee	Request Date		As per Expert invoice (Retail & Corporate Clients)
Legal File fees	Request Date		As per legal advisor invoice (Retail & Corporate Clients)
Import Letter of Credit A fraction of a Quarter is considered as a full Quarter			
Import L/C Issuance	Upon issuance	Quarterly	0.3% (Min 300\$) + Swift 100\$
Import L/C Amendment (validity extension)	Upon amendment	Quarterly	0.3% on additional period (Min 100\$)
Import L/C Amendment (Amount increase)	Upon amendment	Quarterly	0.3% on increased amount (Min 100\$)
Import L/C Amendment (Other than extension or increase)	Upon amendment	FLAT	\$100
Import L/C Acceptance	Upon acceptance of documents	Quarterly	0.75% (Min 300\$)
	Upon acceptance of documents	FLAT	Promissary Note stamps: 0.15% / Undertaking Letter stamps : 10,000.LBP
Export Letter of Credit A fraction of a Quarter is considered as a full Quarter			
Export L/C Advising	Upon settlement	Quarterly	0.15% (Min 200\$ Max 500\$)
Export L/C Confirmation	Upon settlement	Quarterly	As per CC approval (Min 200\$)
Export L/C Amendment (Validity Extension)	Upon settlement	Quarterly	0.15% on additional period (Min 100\$)/ ADD Confirmation Charges (if any)
Export L/C Amendment (Amount increase)	Upon settlement	Quarterly	0.15% on increased amount (Min 100\$)/ ADD Confirmation Charges (if any)
Export L/C Amendment (Other than extension or increase)	Upon settlement	FLAT	100\$
Export L/C Negotiation	Upon settlement	FLAT	0.1% (Min 100\$ Max 400\$)
Export L/C payment	Upon settlement	FLAT	0.1% (Min 50\$ Max 200\$)
Export L/C acceptance	Upon settlement	Quarterly	0.75% (Min 200\$)
Letter Of Guarantee A fraction of a Quarter is considered as a full Quarter			
Bid Bond	Upon Issuance	Quarterly	0.75% (Min \$150) / STAMPS: LBP 10,000.00
Final Guarantee (Performance/Advance/Retention/ ...)	Upon Issuance	Quarterly	0.75% (Min \$150) / STAMPS: 0.4% (SAYRAFA RATE)
Shipping Guarantee	Upon Issuance	FLAT	\$200
L/G renewal (Bid Bond)	Upon renewal	Quarterly	0.75% (Min \$150) / STAMPS: LBP 10,000.00
L/G renewal (Final Guarantee)	Upon renewal	Quarterly	0.75% (Min \$150) / STAMPS: 0.4% (SAYRAFA RATE)
L/G Amendment	Upon amendment	FLAT	\$100
L/G Cancellation	Upon Closure	FLAT	\$100
Incoming L/G Reception	Upon issuance	FLAT	0.2% (Min \$200 Max \$500)
Incoming L/G Amendment	Upon amendment	FLAT	\$100
Incoming L/G Payment	Upon settlement	FLAT	\$150
L/G issued against counter guarantee	Upon issuance	Quarterly	As per CC approval (Min \$150)
Incoming Documentary Collection A fraction of a Quarter is considered as a full Quarter			
Incoming D/C Against payment or acceptance	Upon settlement	FLAT	0.2% (Min 100\$)
Incoming D/C, aval (with engagement & Guarantee)	Upon avalisation	Quarterly	0.2% (Min 100\$) + 0.75% (Min 100\$)
Incoming D/C, delivery, free of payment	Upon settlement	FLAT	100\$
Incoming D/C, tracer, swift charge	Upon settlement	FLAT	\$30
Incoming D/C, documents returned unpaid	Upon settlement	FLAT	100 \$/ ADD Courier charges (if any)
Outgoing Documentary Collection A fraction of a Quarter is considered as a full Quarter			
Outgoing D/C, Against payment or acceptance or aval	Upon settlement	FLAT	0.2% (Min 100\$)
Outgoing D/C, delivery, free of payment	Upon settlement	FLAT	100\$
Outgoing D/C, documents returned unpaid	Upon settlement	FLAT	100\$ / ADD Courier charges (if any)
Outgoing D/C, tracer, swift charge	Upon settlement	FLAT	30\$
Courier			
Local	Upon Request	FLAT	25\$ PER SET
Foreign	Upon Request	FLAT	Courrier Cost plus USD 30\$ (Min 50\$ per Set)