

Fees and Commissions



Transaction Nature	Value Date	Frequency	Fees, Commissions, Stamps (USD or Equiv)
<b>Accounts:Current, Term Deposits, and Call Savings Account</b>			
Debit interest	End of Month	Monthly	30% LBP 20% USD 15% EUR 15% GBP 20% AUD
Highest debit balance commission	End of Month	Monthly	0.1% of Highest Debit Balance
Checkbook Request	Request date	Upon request	50\$/Euro /GBP-750,000LBP Per 25 leaves- 30\$/Euro /GBP-500,000LBP Per 10 Leaves 30\$ -2,600,000LBP Per 25 leaves - Fresh
<b>Cash Deposit</b>			
Cash Deposit in LBP	Next WD	Upon deposit	1%
Cash deposit Fresh fund	Plus 5WD USD Plus 7WD Euro	Upon request	1%
<b>Cash Withdrawal</b>			
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
<b>Wire Transfers</b>			
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 within Lebanon- Fresh	LBP/USD: Previous WD Other CY: 2 WD	Upon request	60\$ 1,000,000LBP
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
<b>Check deposit</b>			
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
Check Deposit drawn on another Bank in Lebanon-Fresh	LBP: +3 WD, FC: +4WD	Upon deposit	5\$ 450,000 LBP
Checks under collection drawn on BDL	1 WD	Upon request	800,000LBP
<b>Banker / Certified Checks</b>			
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
<b>Returned Checks</b>			
Returned Check/Outgoing clearing in Lebanon		Upon reception	75,000LBP /5\$
Returned Check/Outgoing clearing outside LBN		Upon reception	10\$ + Correspondent Charges
Returned Checks - Incoming clearing		Upon reception	225,000 LBP /15\$
<b>Debit Card - LBP</b>			
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
<b>Debit Card - Fresh USD</b>			
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

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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
Card Monthly Fee		Monthly	Visa Classic Fresh: USD 3 Visa Platinum Fresh: USD 3
SMS Notification Fee		Monthly	Free
<b>Credit Card</b>			
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%
<b>Other Account Services</b>			
New Account Opening ( <i>new client</i> )	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
<b>Other Account Charges</b>			
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
Current Account Maintenance Fees-Fresh		Monthly	5\$ 75,000 LBP
Professional Package	Request Date	Monthly	10\$ each page 75,000LBP each page
TD Interest Fees ( <i>per account</i> )		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)
<b>Vehicle Fees &amp; Taxes Payment</b>			
Vehicle fees Settlement	Same day	Upon request	LBP 75000
Other Taxes Settlement	Same Day	Upon request	LBP 75000

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<b>Periodic Bill Settlement domiciliation</b>			
Monthly Bill (Ogero, EDL or other)	Invoice reception date	At due date	5\$ /50,000 LBP
Other Periodic bills Settlement	Invoice reception date	At due date	5\$ /50,000 LBP
Direct debit to be collected from BML Clients	Upon Collection	Flat	5\$ /50,000 LBP
CRT Credit favor of BML Clients	Upon credit	Flat	10\$ /50,000 LBP
Salary and Payment credit transaction	Same Day	Upon credit	50,000 LBP /3 \$
<b>Safe Deposit Boxes</b>			
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
<b>Securities and Gold Custody</b>			
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 *GCC :0.75% Minimum 350 AED
<b>Loan Fees</b>			
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)
<b>Import Letter of Credit A fraction of a Quarter is considered as a full Quarter</b>			
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	Promissory Note stamps: 0.15% / Undertaking Letter stamps : 10,000LBP
<b>Export Letter of Credit A fraction of a Quarter is considered as a full Quarter</b>			
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\$)
<b>Letter Of Guarantee A fraction of a Quarter is considered as a full Quarter</b>			
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)
<b>Incoming Documentary Collection A fraction of a Quarter is considered as a full Quarter</b>			
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)
<b>Outgoing Documentary Collection A fraction of a Quarter is considered as a full Quarter</b>			
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\$
<b>Courier</b>			

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Local	Upon Request	FLAT	25\$ PER SET
Foreign	Upon Request	FLAT	Courrier Cost plus USD 30\$ ( Min 50\$ per Set)