

Transaction	Charge	Frequency of charge
<b>General Account Services</b>		
Maintenance fees (only for current accounts - not on fusion or payroll accounts)	\$5 or LBP 7,500 / by sub-account	Per month
Certification of balances	\$15 or LBP 22,500	Per certificate
Statement of an account up to 12 months (extra excluding one free annual statement) or Statement of an account over 12 months	\$15 or LBP 22,500	Per statement
Copy of a cheque or a voucher (over 1 month old)	\$10 or LBP 15,000	Per copy
Under constitution letter for companies	LBP 150,000 for on-shore & LBP 500,000 for offshore	Per letter
Attestations without engagement or Introduction letters	\$10 or LBP 15,000 + stamp fees	Per letter
Letter to embassies & similar	\$10 or LBP 15,000 + stamp fees	Per letter
Certification of the signature of a client	\$10 or LBP 15,000 + stamp fees	Per certification
Post mail for account statement	\$5 or LBP 7,500	Per statement
On-line banking subscription fees	Free	Per subscription
On-line banking maintenance fees	Free	Per annum
Subscription to notifications on transactions by SMS	Free	Per subscription
Maintenance of notifications on transactions by SMS	Free	Per annum
Dormant accounts (current inactive for 12 months and saving inactive for 24 months) except for savings and term deposit accounts and only if enough balances are available	\$10 or LBP 15,000	Half yearly
Closing an account (master account) only if enough balances are available	\$20 or LBP 30,000	Per transaction
<b>Savings Passbook</b>		
Issuance of a savings passbook	Free	Per passbook
Replacement of a savings passbook (Passbook Renewal)	Free	Per passbook
Replacement of a savings passbook (Lost Passbook)	Free	Per passbook
<b>Time Savings &amp; Time Deposits</b>		
Renewing a time savings	\$3 or LBP 4,500	Per transaction
Renewing a fixed-term deposit	Free	Per transaction
Early/ Premature withdrawal of a time savings or a term deposit account	Client will loose all interest on withdrawn amount for the previous period up to six months	Remaining period
<b>Standing Orders</b>		
Payment to other banks	\$15 or LBP 22,500 + charges of transfer	Per payment
Standing order not executed due to insufficient funds	Free	Per transaction
Payments inside Cedrus Bank	Free	Per payment
Domiciliation of mobile bills	\$5 or LBP 7,500	Per payment
Domiciliation of phone bills	LBP 5,000	Per payment
Domiciliation of electricity bills	\$5 or LBP 7,500	Per payment
Payment of other direct debits	\$5 or LBP 7,500	Per payment
Amendment of a standing order	Free	Per amendment
<b>Governmental Taxes</b>		
VAT & income tax	USD 5 or LBP 7,500 + required stamps for Existing Customers USD 10 or LBP 15,000 + required stamps for Walk in Customers	Per payment
Real estate	USD 5 or LBP 7,500 + required stamps for Existing Customers USD 10 or LBP 15,000 + required stamps for Walk in Customers	Per payment
Car mechanical fees	USD 7 or LBP 10,000 + required stamps for Existing Customers USD 10 or LBP 15,000 + required stamps for Walk in Customers	Per payment
<b>Cash withdrawals</b>		
Cash withdrawal or in-house cheque withdrawal in LBP	Free & 1 working day back	Per withdrawal
<b>Cash Deposits</b>		
Cash deposit in Lebanese Pounds	Free & next working day	Per deposit
<b>Cash Deposit Machine</b>		
Cash deposit in Lebanese Pounds and US Dollars	Free + same value date up to USD 9,000 or counter value	Per day
Collection of LBP and USD cheques	Free	Per Cheque

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<b>Cheques</b>		
Issuance of chequebook (25 papers)	\$20 or LBP 30,000	Per chequebook
Issuance of a cashier order (certified cheque) in any currency	\$20 or LBP 30,000	Per cheque
Issuance of a banker cheque in any currency	\$20 or LBP 30,000	Per cheque
Stop payment of a chequebook in any currency	\$30	Per chequebook
Stop payment of an issued cheque in any currency	\$10	Per cheque
Cancellation of a chequebook	Free	Per chequebook
Cancellation of a cashier order in any currency	\$10 or LBP 15,000	Per cheque
Cancellation of a banker cheque in any currency	\$10 or LBP 15,000	Per cheque
Collection of a cheque drawn on an account in Cedrus Bank	Free & 1 working day	Per cheque
Collection of an LBP cheque drawn on a local bank	\$3 or LBP 4,500 & 3 working days	Per cheque
Collection of a FCY cheque drawn on a local bank	\$3 or LBP 4,500 & 4 working days	Per cheque
Returned cheque drawn on the client's account for insufficient funds	\$35 or LBP 52,500	Per cheque
Returned cheque drawn on the client's account for other reasons	\$10 or LBP 15,000	Per cheque
Return cheque unpaid to Cedrus Bank	\$3	Per cheque
Overseas clearing cheques	\$50	Per cheque
<b>Transfers</b>		
Transfers from one account to another belonging to same client with FX (inside Cedrus Bank)	Same day up to \$10,000	Per transfer
Transfers from one account to another belonging to same client without FX (inside Cedrus Bank)	Same day	Per transfer
Transfers from one account to another inside Cedrus Bank with FX transaction	Same day for debit & two working days for credit	Per transaction
Transfers from one account to another inside Cedrus Bank without FX transaction	Same day for debit & credit	Per transaction
Outgoing transfer in any currency to a local bank	\$15 or LBP 22,500	Per transfer
Outgoing transfer in any currency to a non-resident bank	\$30 or LBP 45,000	Per transfer
Incoming transfer in any currency from a local bank except for settlement of facilities/Salary Transfer	\$6.5 or LBP 10,000 & 1 working day	Per transfer
Incoming transfer in any currency from a non-resident bank except for settlement of facilities/Salary Transfer	\$15 or LBP 22,500 & 2 working days	Per transfer
Salary transfer inside Cedrus for facilities repayment	Free	Per transfer
<b>Online Banking Transfers</b>		
Transfers from one account to another belonging to same client with FX (inside Cedrus Bank)	Same day up to \$10,000	Per transfer
Transfers from one account to another belonging to same client without FX (inside Cedrus Bank)	Same day	Per transfer
Transfers from one account to another inside Cedrus Bank with FX transaction	Same day for debit & two working days for credit	Per transfer
Transfers from one account to another inside Cedrus Bank without FX transaction	Same day for debit & credit	Per transfer
Outgoing transfer in any currency to a local bank	Free	Per transfer
Outgoing transfer in any currency to a non-resident bank	\$20 or LBP 30,000	Per transfer
<b>Bills Discounted or Bills For Collection</b>		
File fees for bills in any currency	\$5 or LBP 7,500	Per schedule
Collection of bills in any currency	\$2 or LBP 3,000 & next working day	Per bill
Returned unpaid bills in any currency	\$5 or LBP 7,500	Per bill
<b>Letters of Guarantee</b>		
Issuance & renewal of a bank guarantee	0.75% min \$100	Per quarter
Issuance & renewal & increase of a bid bond	0.75% min \$100	Per quarter
Issuance & renewal of a performance or a retention bond	0.75% min \$100	Per quarter
Shipping guarantee for the absence of bill of lading related to an import L/C	\$50	Per month
Shipping guarantee for the absence of bill of lading related to an import D/C	1% min \$75	Per quarter
Other guarantees covered 100% cash collateral or a bank guarantee	50% reduction on above	Per annum
Cellular phone guarantee up to \$500	\$50	Per guarantee
Cellular phone guarantee up to \$750	\$75	Per guarantee
Cellular phone guarantee for \$1,000 and more	\$100	Per guarantee
<b>Import Documentary Credits</b>		
Issuance	3 per mil min \$100	Per quarter
Increase	3 per mil min \$100	Per quarter
Extension	3 per mil min \$100	Per quarter
Amendment	\$50	Per amendment
Acceptance	0.75% min \$100	Per quarter
Cancellation	\$15 or LBP 22,500	Per transaction
Postages	\$10 or LBP 15,000	Per transaction

Transaction	Charge	Frequency of charge
<b>Export Documentary Credits</b>		
Advising	1 per mil min \$100 & max \$500	Per advise
Confirmation (depends on country risk)	3 per mil min \$100	Per quarter
Extension or increase	1 per mil min \$100 & max \$500	Per transaction
Other amendments	\$50	Per amendment
Transfer	2 per mil min \$100	Per transfer
Negotiation / Payment	1.5 per mil min \$50	Per payment
Acceptance / Deferred payment	0.25% min \$75	Per month
Acceptance (not undertaken by US)	1 per mil min \$50	Per acceptance
Postages	\$10	Per transaction
Cancellation before expiry date	\$50 & swift & courier charges	Per transaction
<b>Inward Documents for Collection</b>		
Free of payment	\$50	Per transaction
Payment	1.5 per mil min \$50	Per transaction
Acceptance	1.5 per mil min \$50	Per transaction
Postages	\$10	Per transaction
Return of unpaid documents	\$50	Per transaction
<b>Outward Documents for Collection</b>		
Free of payment	\$50	Per transaction
Handling	1.5 per mil min \$50	Per transaction
Postages	\$10	Per transaction
Return of unpaid documents	\$50	Per transaction
<b>Swift Charges for Trade Transactions</b>		
For documentary credit opening	\$20 in Lebanon & \$50 abroad	Per swift
For other transactions	\$5 in Lebanon & \$15 abroad	Per swift
<b>Treasury Bills</b>		
Purchase of LCY securities	1.5 per mil min LBP 100,000	Per transaction
Custody fees on FCY securities	0.25 per mil min \$7	Per month
<b>Credit File Excluding Retail Loans</b>		
<b>Preparation of a credit file (in USD or equivalent)</b>		
- Below 100,000	\$250 or LBP 375,000	Per file
- Between 100,001 & 250,000	\$300 or LBP 450,000	Per file
- Between 250,001 & 500,000	\$350 or LBP 525,000	Per file
- Between 500,001 & 750,000	\$400 or LBP 600,000	Per file
- Between 750,001 & 1,000,000	\$450 or LBP 675,000	Per file
- Over 1,000,000	\$500 or LBP 750,000	Per file
<b>Management or renewal (only one of them) of a credit file (in USD or equivalent)</b>		
- Below 100,000	\$150 or LBP 225,000	Per annum
- Between 100,001 & 250,000	\$200 or LBP 300,000	Per annum
- Between 250,001 & 500,000	\$250 or LBP 375,000	Per annum
- Between 500,001 & 750,000	\$300 or LBP 450,000	Per annum
- Between 750,001 & 1,000,000	\$350 or LBP 525,000	Per annum
- Over 1,000,000	\$400 or LBP 600,000	Per annum
Reschedule fees	Free	Per reschedule
Commitment fees on unused credit facilities	2%	Per annum
Penalty rate in case of early settlement	2%	Per annum
Highest debit balance	2 per mil	Per Quarter
Excess without prior arrangement in LBP	BRR + 10%	Per annum
Excess without prior arrangement in USD	BRR + 10%	Per annum

Transaction	Charge	Frequency of charge
<b>Credit Card Fees</b>		
Currency exchange rate mark-up In foreign countries spends	4.50%	Per transaction
Online banking service	Free	
eStatement service	Free	
Payment through Libanpost & 24 H payment boxes	Free	
Utility Bill Payment (up to 5 bills)	Free	
Overlimit tolerance	5%	
Overlimit	\$25	Per excess
SMS service fee	\$1	Per Month
Late payment	\$25	Per payment
Cash advance	\$3 ( local CSC network)   \$5( local Non-CSC network)   2%, min USD 10 (international)	Per transaction
Statement fee	\$5 if no estatement	
Copy of sales voucher	\$10	Per voucher
<b>Visa Classic</b>		
Card fee	Prim: \$50 ; Supp: \$25	Per annum
Interest rate (from transaction date for POS & Cash)	POS: 1.95% - Cash: 2.15%	
Card replacement	\$15	Per card issued
Maximum number & amount of transaction per day/ per month (POS)	Per day: 10 transactions ; \$2,500   Per month: 75 transactions; \$15,000	
Maximum number & amount of transaction per day/ per month (Cash)	Per day: 4 transactions ; \$1,000   Per month: 15 transactions; \$3,000	
<b>Visa Platinum</b>		
Card fee	Prim: \$125 ; Supp: \$50	Per annum
Interest rate (from transaction date for POS & Cash)	POS: 1.8% - Cash: 2.15%	
Card replacement	\$20	Per card issued
Maximum number & amount of transaction per day/ per month (POS)	Per day: 15 transactions ; \$5,000   Per month: 75 transactions; \$30,000	
Maximum number & amount of transaction per day/ per month (Cash)	Per day: 6 transactions ; \$1,500   Per month: 25 transactions; \$5,000	
<b>Visa Signature</b>		
Card fee	Prim: \$225; Supp: \$100	Per annum
Interest rate (from transaction date for POS & Cash)	POS: 1.5% - Cash: 2%	
Card replacement	\$25	Per card issued
Maximum number & amount of transaction per day/ per month (POS)	Per day: 50 transactions ; \$10,000   Per month: 150 transactions; \$50,000	
Maximum number & amount of transaction per day/ per month (Cash)	Per day: 8 transactions ; \$2,000   Per month: 35 transactions; \$7,500	
<b>Visa Infinite</b>		
Card fee	Prim: \$350 ; Supp: \$125	Per annum
Interest rate (from transaction date for POS & Cash)	POS: 1.5% - Cash: 2%	
Card replacement	\$25	Per card issued
Maximum number & amount of transaction per day/ per month (POS)	Per day: 50 transactions ; \$15,000   Per month: 150 transactions; \$100,000	
Maximum number & amount of transaction per day/ per month (Cash)	Per day: 12 transactions ; \$3,000   Per month: 45 transactions; \$10,000	
<b>Fresh Funds</b>		
Maintenance Fees	USD 3	Monthly
Cash Withdrawal Commission	5 per mil	Per transaction
Cash Deposit	Free of Charge & Same value date	Per transaction
Chequebook Charges	USD 10	Per chequebook
Cheque payment over the counter	5 per mil	Per cheque
Local Transfers	Free of Charge	Per transfer
International Transfers	5 per mil + USD30 (from fresh account)	Per transfer
Debit Interest	BRR + 10%	
Issuance of Banker cheques	Free of Charge	Per cheque
Classic Debit Card Fee	USD 1	Monthly
Classic Debit Card SMS Fee	USD 1	Monthly
Platinum Debit Card Fee	USD 3	Monthly
Platinum Debit Card SMS Fee	USD 1	Monthly