

Presentation of the Bank

Banque Libano-Française SAL is one of the leading banks in Lebanon. Its distribution network covers the whole Lebanese territory through branches and ATM's. BLF is present in France, Switzerland and Cyprus and has representative offices in Abu Dhabi, United Arab Emirates and Lagos, Nigeria and a full branch in Baghdad, Iraq, to better serve its customers beyond our national borders.

BLF maintains a network of international correspondents to satisfy its clientele's needs around the world.

As a leading universal bank, BLF proposes diversified and comprehensive services to its personal and business customers, including specialized services to large, medium and small enterprises, as well as retail banking, investment banking, private banking and capital markets. Expertise, advice and excellence are the bank's major assets.

Banque Libano-Française currently presents:

- 60 branches **Point Bank**[®] covering the Lebanese territory
- 182 ATM machines **Point Cash**[®] spread through all its branches and other strategic locations in the country, enabling cardholders to make cash withdrawals 24h/24 and granting easy access to their accounts.
BLF ATMs also allow to deposit cash or checks at any time (ATM's for cash/check deposits are available at certain specific branches)

The payroll regular and offshore accounts for \$2 only

- **\$1** for regular current accounts in multiple currencies
- **\$1** for offshore current accounts in USD
- **Free** Platinum Debit Cash Card during the domiciliation period instead of \$30/year, allowing purchases locally & abroad.
- **Free** SMS service instead of \$1/month
- **Free** subscription to the e-banking Point Com[®] & Call Center Point Call[®]
- **Free** yearly account statement
- Utility bills' domiciliation for only **LBP 2,000/** bill instead of LBP 5,000/ bill (EDL, Ogero, MTC, Alfa)
- **Free** Revolving Credit Card subject to eligibility at a discounted monthly interest rate* of 21% (USD/EUR) and 24% (LBP) (ATM and POS) along with a “Cash-back” loyalty program; the card limit will be defined on a case by case basis.

(*) subject to change as per market conditions

Special Conditions for UNIFIL Staff

- All Funds received in USD from outside Lebanon will be credited into the dedicated Offshore Account that will be opened for this purpose and will have no restriction on Card Usage locally and abroad, local and international Transfers and checks;
- No restriction with respect to limits set for international wire transfers in foreign currencies on all funds that are received from abroad into the offshore account;
- 100% of the salary can be withdrawn in cash in foreign currencies over the counter. For information, the limit for BLF clients is currently set at \$1,000 per week per client; This limit will be affected in accordance with any International Card issuance.
- Foreign currency cash withdrawal commissions over the counter:

○ First \$1,000	Free of charge
○ \$1,001-\$5,000	3%
○ \$5,001-\$10,000	5%
○ > \$10,000	1%

These fees will be debited from the account at the end of each month calculated on the cumulative withdrawals.

Our innovative application MyBLF Free of Charge!

My BLF offers you an optimized user experience and many advanced features such as:

- Access your accounts with your fingerprint and OTP
- Transfer money instantly between your accounts or to a beneficiary on the go
- Make a Credit Card payments, deposit money on a Wedding list or pay the tuition fees for registered schools and universities

The Multi Package Special Group Offer at \$4 per month

Another option of the payroll Account at your disposal. The Multi Package Special group offer includes the same products and services of the Payroll Account presented above with the following additional advantages:

- **Free bills** domiciliation for an unlimited number of utility bills (Electricity, Ogero, and Touch & Alfa)
- **Free** life insurance with a coverage up to \$15,000

Insurance Products

Benefit from BLF insurance products in partnership with Allianz-SNA by choosing the **Income compensation plan** to maintain a financial stability in case of any incident, the **Home insurance Plan** to protect your house or the Insurance of **Payment Means** to secure a refund in case of any fraudulent incident, starting at **\$2/month**.

Select our **saving plans** (Educational, Retirement, Housing ...) with Bancassurance SAL coupled with a life insurance that allow you to constitute a capital for the financing of your future plans through regular payments of your choice starting as low as **USD 25**.

Air France KLM - Banque Libano-Française Credit Card

BLF partnered with Air France – KLM to offer you this unique co-branded card, which allows you to collect Flying Blue Miles with every purchase, and choose between the 1,000 SkyTeam destinations worldwide, while benefiting from the advantageous offers of a credit card.

	Visa Signature Revolving USD Visa Signature Charge USD	Platinum Revolving USD/€ Platinum Charge USD/€
\$1 spent equals in Miles:	1.5 Miles	1 Mile
Bonus Miles	5,000 Miles	3,000 Miles
Credit Card Limit *	Revolving: \$7,500 to \$40,000 Charge Card: \$7,500 to \$100,000	Revolving & Charge: \$2,000 to \$10,000 Revolving: €2000 to €40,000 Charge: €2000 to €100,000
Choice of monthly settlement	Revolving: 10% (min. due USD/€ 50), or 20% (min. USD/€ 75) Charge: 100% (no min. due)	
Annual fee	Revolving Principal : \$200 Revolving Supplementary : \$120 Charge Principal: \$400 Charge Supplementary : \$240	Revolving Principal: \$ 80 Revolving Supplementary : \$ 50 Charge Principal: \$/€ 125 Charge Supplementary : \$/€ 75
Annual interest **	21% (USD/EUR) on purchase (POS) and cash withdrawal (ATM) 24% (LBP) on purchase (POS) cash withdrawal (ATM)	

(*) Defined on a case by case basis and subject to eligibility | (**) subject to change as per market conditions

This offer remains valid for a period of 2 months expiring on 21/03/2020.

The Bank reserves the right to amend, suspend and terminate the offer and/or its conditions and/or the products and services offered, at any time, without prior notice, even if it has been accepted by the person to whom it is addressed, without any responsibility on behalf of the Bank.

The Bank reserves the right to refuse to grant the benefit of all or part of the products or services to any person, without any responsibility on behalf of the Bank.