

LIST OF COMMISSIONS & FEES TREASURY

Product / Service Name	Commission
US Market	
Shares	5.2 per mil - minimum USD 75
Listed Options	USD 5.2 cents per share - minimum USD 75
Futures	USD 35 per contract
UK Market	
Shares	Sell: 5.2 per mil - minimum GBP 75 // Buy: 5.2 per mil - minimum GBP 75 + 5 per mil (STAMP DUTY)
Options	7.3 pence per share - minimum GBP 75
French Market	
Shares	5.2 per mil - minimum EUR 75
Options	EUR 7.3 cents per share - minimum EUR 75
Swiss Market	
Shares	4.2 per mil - minimum CHF 75 + 1% (Federal Tax)
Other European Markets (Euro Currency)	
Shares	5.2 per mil - minimum EUR 75
Other Markets	
Shares	5.2 per mil - minimum USD 75
Arab Markets	
Saudi Arabian Market	7.3 per mil - minimum USD 75
UAE Market	6.2 per mil - minimum USD 75
Jordanian Market	6.2 per mil - minimum USD 75
Other Arab Markets	7.3 per mil - minimum USD 75
Lebanese Market	
Shares	4 per mil - minimum USD 20
Lebanese and Regional GDR's	
Shares	Net Price to the Customer
Bonds and T-Bills (International & Local)	
Primary Markets	1 per mil with a minimum of USD 75
Secondary Markets	Net Price to the Customer
FX SPOT, Forward and OTC Options	Net Price to the Customer
Funds and Private Placements	As disclosed in the offering documentation
Online Trading Services	As indicated on Platform

Fees	
Custody Fees	
Local & International Markets	2 per mil p.a. charged semi-annually with a minimum of USD 15
Precious Metals	5 per mil p.a. charged semi-annually with a minimum of USD 15
Online Trading Services	As indicated on Platform
Coupon and Dividend Collection Fees	1.5 per mil with a minimum of USD 25
Outgoing Security Transfer Fee	A fee of USD 75 will be charged on the transfer out of each instrument
Account Application Fee on Investment Accounts	A fee of USD 100 p.a. will be charged semi-annually
Account Closure Fee	A fee of USD 50 will be charged upon the closing of the account
Minimum Annual Fee	USD 250 less than the aggregate amount of all commissions and fees paid as per this schedule

***N.B:** These fees and commissions will become effective on February 1, 2019 – for Treasury clients only.*

LIST OF COMMISSIONS & FEES CORPORATE & COMMERCIAL

Product / Service Name	Commission
Fees Application	
Overdraft A/Cs	USD 4 + USD 0.2 per Trx LBP 6,000 + 300 per Trx
Loans and Overdraft A/Cs	
Highest Overdrawn Balance	1‰ monthly
File Fee	1‰ – Min. USD 500
Incoming Documentary Collection	
Against Payment or Acceptance	2‰ flat – Min. USD 100
Aval (with Engagement and Guarantee)	0.78% p.q. – Min. USD 142
Delivery Free of Payment	1.05‰ - Min. USD 55
Additional Documents Requested	USD 40
Documents Unpaid (10 days after Due Date)	USD 100
Payment Commission	USD 25
Tracer	USD 15
Returned Unpaid	USD 78
Outgoing Documentary Collection	
Remittance Sight or Acceptance	2‰ flat – Min. USD 75
Amendment	USD 50
Documents Returned Unpaid	USD 78
Tracer	USD 15
Import Letters of Credit	
Opening	3.15‰ p.q. Min. USD 100
Amendment	
Extension or Increase Amount	Same as Opening
Other	USD 75
Payment Commission	USD 25
Acceptance	0.75% p.q. – Min. USD 150
Discrepancy (to be deducted from payment to Beneficiary)	USD 100
Swift:	
Short message	USD 35 (USD 70 if there is Reimbursing Bank)
Long message	USD 100 (USD 135 if there is Reimbursing Bank)

Product / Service Name	Commission
Export Letters of Credit	
Advising	1.5‰ p.q. – Min. USD 150
Confirmation	Case by case – Min. USD 250
Amendment	
Extension or Increase (confirmed)	Same as confirmation
Extension or Increase (not confirmed)	Same as advising
Other	USD 75
Negotiation/Payment	1.5‰ flat – Min. USD 100
Acceptance-Deferred Payment	Case by case – Min. USD 150
Transfer of L/C	3‰ flat – Min. USD 200
Letters of Guarantee	
Bid Bond	0.5% p.q. – Min. USD 100
Advance Payment	0.75% p.q. – Min. USD 150
Advance/Loan Guarantee	0.75% p.q. – Min. USD 150
Retention/Performance/Maintenance	0.75% p.q. – Min. USD 150
Shipping Guarantee	USD 50
Other	0.75% p.q. – Min USD 100 per transaction
Amendment	
Extension or Increase Amount	Same as Issuance
Other	USD 75
Incoming Letter of Guarantee	1.5 ‰ flat – Min. USD 150

LIST OF COMMISSIONS & FEES ELECTRONIC DELIVERY CHANNELS

Credit Cards	Yearly Fee
Visa MedMiles Classic	USD 75
Visa MedMiles Gold	USD 110
Visa MedMiles Platinum	USD 140
Visa MedMiles Signature	USD 250
Visa MedMiles Infinite	USD 500
Visa/MasterCard Classic	USD 50
Visa Business	USD 100
Visa Classic LBP	LBP 90,000
Visa/MasterCard Gold	USD 80
Visa/MasterCard Platinum	USD 125
Visa Platinum LBP	LBP 125,000
Visa Platinum Euro	EUR 220
MasterCard Platinum OET OBP	USD 0
Visa Infinite	USD 350
MasterCard World Elite	USD 750
Visa MedMiles Classic Supplementary	USD 40
Visa MedMiles Gold Supplementary	USD 60
Visa MedMiles Platinum Supplementary	USD 100
Visa MedMiles Signature Supplementary	USD 150
Visa MedMiles Infinite Supplementary	USD 300
Visa/MasterCard Classic Supplementary	USD 40
Visa Business supplementary	USD 50
Visa Classic LBP Supplementary	LBP 75,000
Visa/MasterCard Gold Supplementary	USD 50
Visa/MasterCard Platinum Supplementary	USD 75
Visa Platinum LPB Supplementary	LBP 75,000
Visa Platinum Euro Supplementary	EUR 150
MasterCard Platinum OET OBP Supplementary	USD 0
Visa Infinite Supplementary	200
MasterCard World Elite Supplementary	500
Debit Cards	Monthly Fee
Visa Electron/ First year Free	USD 1
Visa Classic (Youth)	USD 0
Visa Platinum	USD 3
Prepaid Cards	Yearly Fee
Visa Prepaid Income Annual Fee (Prepaid Visa Individual Cards)	USD 10 or its equivalent
Visa Prepaid i-Net Annual Fee (Prepaid Visa Individual Cards)	USD 10
Visa Prepaid Travel Annual Fee (Prepaid Visa Individual Cards)	USD 10 or its equivalent

Credit Cards Services	Commission/Fee
Replacement Fees	USD 15
Markup FX Rate	3.75%
Overseas Transaction Fees (Non- MedMiles Classic & Gold)	1.25%
ATM Withdrawal Fee (Same bank)	USD 5
ATM Withdrawal Fee (Other local banks)	2% with a minimum of USD 7 or its equivalent
ATM Withdrawal Fee (International banks)	2% with a minimum of USD 7 or its equivalent
SMS Fees (MedMiles Cards)	USD 0
SMS Fees (Non-MedMiles Cards)	USD 12
Hard Copy Statement Fees (MedMiles Cards + Non-MedMiles Platinum, Signature and Infinite)	USD 0
Hard Copy Statement Fees (Non-MedMiles Classic and Gold Cards)	USD 48
e-Statement Fees	USD 0
Over-limit Fees	USD 15
Late Payment Fees	USD 16
Debit Cards Services	Commission /Fee
ATM Withdrawal Fee (Same bank)	USD 0
ATM Withdrawal Fee (Other local banks)	USD 2 or its equivalent
ATM Withdrawal Fee (International banks)	2% with a minimum of USD 7 or its equivalent
SMS Fees	USD 0
Prepaid Cards Services	Commission /Fee
SMS Service Notification Monthly Fee (Prepaid Visa Individual Cards)	USD 1 or its equivalent
ATM Cash Withdrawal Fee (Other ATMs) (Prepaid Visa Individual Cards)	USD 3 or its equivalent
ATM Cash Withdrawal Fee (International ATMs) (Prepaid Visa Individual Cards)	2% with a minimum of USD 7 or its equivalent
E-banking Services	Commission /Fee
Online Banking	USD 1 Monthly
Mobile Banking	USD 1 Monthly
PinPay	USD 0
E-Channel Services	Commission /Fee
ATM Cash Deposit	USD 0
ATM Check Deposit	USD 0

LIST OF COMMISSIONS & FEES BRANCH NETWORK

Product / Service Name			
A - Accounts	Commission in USD – (CV will be applied on FCY)	Commission in LBP	Frequency
Current Non-Checking Account	2.5	3,750	Monthly
Current Checking Account	7	10,500	Monthly
Current Checking Account - Fee Per Transaction	0.45	675	Monthly
Youth Account (YA)	6	9,000	Monthly
Youth Account (YB)	3	4,500	Monthly
Wedding Account (WA)	2	3,000	Monthly
Sight Saving Account	20	30,000	Half Yearly
Blocked Accounts - Below USD 10,000 or CV	7.25	12,750	Monthly
Blocked Accounts - Above USD 10,000 or CV	8.75	13,250	Monthly
Blocked Accounts	9.75	14,750	Bi-Monthly
Blocked Accounts	10.75	16,250	Quarterly
Blocked Accounts	16.25	24,500	Half Yearly
Blocked Accounts	25	37,500	Yearly
Dormant Accounts	5	7,500	Monthly
Margin Accounts if Bearing Interest	7	10,500	Yearly
Statement of Accounts - Regular- <u>Upon Printing</u> .	USD 1 First Page, USD 2 Second Page and USD 3 per Additional Page	LL 1,500 First Page, LL 3,000 Second Page and LL 4,500 per Additional Page	Per Request
B - Internal Transfers Transactions	Commission in USD	Commission in LBP	Commission in FCY
Transfer Account to Account - Different Customer (Online)	0	0	0
Transfer Account to Account - Different Customer (Debit Side)	3	4,500	CV of USD 3
C - Deposit Transactions	Commission in USD	Commission in LBP	Commission in FCY
Cash Deposit on Bankmed ATMs & ITMs	0	0	0
Cash Deposit	0.20% Min. USD 2	0	0.50% Min.CV of USD 2
Check Deposit on Bankmed ATMs & ITMs	0	0	0
Check Deposit Drawn on other Banks - In Lebanon	2	3,000	CV of USD 2
Check Deposit Drawn on other Banks - In Lebanon - For Collection	3	4,500	CV of USD 3

Check Deposit Drawn on BDL Outside Clearing House		75,000	
Check Deposit Drawn on Banks - Outside Lebanon- in USA - on NY or Outside NY	100		
Check Deposit Drawn on Banks - Outside Lebanon - Euro Countries or Switzerland	15		
Check Deposit Drawn on Banks - Outside Lebanon - Euro Countries or Switzerland - Final Collection	40		
Check Deposit Drawn on Banks - Outside Lebanon - Canadian Dollar - on Canada	15		
Check Deposit Drawn on Banks - Outside Lebanon - Canadian Dollar - on Canada - Final Collection	40		
Check Deposit Drawn on Banks - Outside Lebanon - Other Countries	40		

D- Withdrawal Transactions	Commission in USD	Commission in LBP	Commission in FCY
Cash Withdrawal on Bankmed ATMs & ITMs	0	0	0
Cash withdrawal - Up to USD 50,000	0.20% Min. USD 2	0	0.30% Min.CV of USD 2
Cash withdrawal - Above USD 50,000	0.30%	0	0.30%
Payment of In-house Check in Cash - (non-customer)	0.3% Min. USD 3	3,000	0.30% Min. CV of USD 3

E- Payment Order	Commission in USD	Commission in LBP	Commission in FCY
Outgoing Payment Order - Local	20	18,000	CV of USD 20
Outgoing Payment Order - International	30		CV of USD 30
Swift Charge - Per Swift	10	15,000	CV of USD 10
Outgoing Payment Order with Same Value Date Below USD 10,000 or CV	30	45,000	CV of USD 30
Outgoing Payment Order with Same Value Date above USD 10,000 or CV	30 + 0.1%	45,000 + 0.1%	CV of USD 30 + 0.1%
Outgoing Payment Order Cancellation (conditional Not collected by beneficiary)	10	15,000	CV of USD 10
Incomplete Information on Transfer Application	10	15,000	CV of USD 10
Incoming Payment Order	10	5,000	CV of USD 10

F- Checks	Commission in USD	Commission in LBP	Commission in FCY
Issuance of Bankers Check & Certified Checks	7.50	10,000	CV of USD 7.5
Issuance of Bankers Check in EURO			EUR 35
Returned Checks - Outgoing Clearing- In Lebanon	10	15,000	CV of USD 10
Returned Checks - Outgoing Clearing - Outside Lebanon	20 + correspondent charges		CV of USD 20 + correspondent charges
Returned Checks - Incoming Clearing	15	22,500	CV of USD 15
Stop Payment Instructions - Per Request	15	22,500	CV of USD 15
First Time Checkbook Request	6	9,000	CV of USD 6
Checkbook Order - 10 Checks	6	9,000	CHF 6, GBP 5, EUR 6
Checkbook Order - 25 Checks	10	15,000	CHF 10, GBP 8, EUR 10

The charges in the tables may be subject to changes by Bankmed S.A.L, anytime, at its sole discretion and without prior notice. New tables will be made available on the Bank's website once the new charges become applicable. Call center 1270.

Unpaid Checks Regularization - Per request	20	30,000	CV of USD 20
Personalized Checkbook - First Time	100	150,000	CV of USD 100

G- Companies	Commission (CV will be applied on LBP & FCY)		
Capital Constitution - New Companies			USD 150
Annual Maintenance Fee - Companies			USD 100
Opening Account for Off-Shore & International Companies			USD 350
Annual Maintenance Fee for Off-Shore & International Companies			USD 200

H- Safe Deposit BOX	Commission (CV will be applied on LBP & FCY)		
Margin on Safe Deposit Box			USD 300
Annual rental fee: Small Safe Deposit Box			USD 350
Annual rental fee: Medium Safe Deposit Box			USD 450
Annual rental fee: Large Safe Deposit Box			USD 650
Annual rental fee: Extra Large Safe Deposit Box			USD 800
Lost Safe Deposit key			USD 50
Safe Deposit Box Visit (After 6 Free Visits Per Year)			USD 2

I- Bills for Collection	Commission (CV will be applied on LBP & FCY)		
Bills for Collection			USD 5 per Bill + USD 15 Per Schedule
Bill for Collection - Payment by Cash or From Account			USD 3 Per Bill
Bill for Collection - Returned Unpaid			USD 7 Per Bill

J- Other Services	Commission in USD (CV will be applied on FCY)	Commission in LBP	Frequency/Remarks
Replacement of Passbook	10	15,000	Per Passbook
Replacement of Lost Passbook	20	30,000	Per Passbook
Authentication of Passbook	10	15,000	Per Passbook
Photocopy of Documents from Archives	USD 5 per Page Min. USD 10	LL 7,500 per Page Min. LL 15,000	Per Page
Letter of Introduction or Discharge Letter	16.66	25,000	Per Letter
Certificate for Ministry of finance " افادة مخصصة للتحويل مصرفي "		5,000	Per letter
Standing Instruction - Utility Bills	3.33	5,000	Per Bill
Standing Instruction - Utility Bills Returned Unpaid	3.33	5,000	Per Bill
Standing Instruction – Landline Bills (PTT)		2,000	Per Bill
Standing Orders	20	30,000	Yearly

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Amendments of Standing Order Instructions	5	7,500	Per Request
Confirmation of External Audit request	15	22,500	Per Request
Mecanique - Bankmed Customer/ Non-Bankmed Customer with Compulsory	6.66	10,000	Per Request
Mecanique - Non Bankmed Customer	10	15,000	Per Request
Statement of Accounts - Interim - First Page	10	15,000	Per Page
Statement of Accounts - Interim - Per Additional Page	5	7,500	Per Page
Closing of Accounts	7	10,500	Per Account
Relationship Termination	10	15,000	All Relationship
Settlement Touch Bill in Cash	2		Per Bill
Maintenance Fee - Proxy	15	22,500	Yearly
Proxy Cancellation	15	22,500	Per Request
Maintenance Fee - Mandate	10	15,000	Yearly
Fax and E-Mail Instructions - Maintenance Fee	20	30,000	Yearly
Phone Confirmation of Fax and E-mail Instructions	10	15,000	Per Transaction
Photocopy Fees for Tax Payment	6.66	10,000	Per Transaction
Signature Authentication Request	3	4,500	Per Request
Payment of Salaries with Same Day Value Date	25	37,500	Per Request
Breaking /Enlarging Banknotes over the Counter - Bankmed Customer	1%	1%	Volume of Request
Transaction Investigation	10	15,000	Per Request

LIST OF COMMISSIONS & FEES CONSUMER CREDIT PRODUCTS

Product/ Service Name	Commission
Auto Debit Charge	USD 2 on each payment
Floating Rate Review Rescheduling Charge	USD 10
Annual Review Charge	USD 10
Disbursal Fee Regular	USD 20
Funding Same Day	1 per mil of loan amount, min 20
Express Booking	USD 20
Allocation Fee - OD	USD 25
Highest Overdraft- Housing Regular	0.5 per mil with a min of USD 30
Highest Overdraft- Overdraft	3 per mil quarterly
Highest Overdraft- Term loan	3 per mil quarterly with min USD 30
Public Corporation For Housing (GIH)- File Fees	1%
Housing Regular File Fees	1% with a min of USD 400 and no maximum
Personal Loans Discounted File Fees	1.25% with min of USD 100
Term Loan File Fees	1% with min of USD 250
New Cars File Fees	USD 150
Used Cars File Fees	USD 250
Top Up Fee	50% of normal File Fee
Overdraft-Annual Fee	0.75% with min of USD 250
Overdraft - Non Utilization Fee	2 per mil quarterly with min USD 10
Point of Sale Overdraft (POS OD) - Non Utilization Fee	USD 50
Accidentally Debtor	20% for USD & 25% for LBP with 5 per mil HOD
Amendment of Interest Request	USD 25
Rescheduling of Bullet Payment Fee	Complete File Fee
Rescheduling Bulk Prepayment Charge	USD 100
Regularization Fee	USD 200
Prepayment Penalty	5%
Early settlement of OD	USD 300
423 Pledged Account- Below USD10M Monthly	USD 7.25
423 Pledged Account - Above USD10M Monthly	USD 8.75

423 Pledged Account - Bi - Monthly	USD 9.75
Pledged Account - Quarterly	USD 10.75
Pledged Account- Half Yearly	USD 16.25
Pledged Account - Yearly	USD 25
Pledged Account-CCP- Transaction Fee	USD 0.50
Late Payment Penalty	Defined per product
Delay Penalty-Unpaid Car Insurance Premium	USD 20
Delay Penalty-Unpaid Fire Insurance Premium	USD 15
Delay Penalty-Unpaid Life Insurance Premium	USD 2 on monthly unpaid premium, USD 5 on quarterly unpaid premium, USD 10 on semi-annual unpaid premium, USD 15 on yearly unpaid premium
Revolving Overdraft- Non Renewal	USD 5
Overdraft – Non Renewal	USD 10
Changing of Security	USD 100 for Real Estate Mortgage and & USD 50 for others
Release of Mortgage	USD 50
Debtor Attestation	USD 50
Retrieval of Documents	USD 5 per page
Yearly Payment of Motor Policy	USD 10
Fire Insurance Renewal-Yearly	USD 10
Life Insurance Renewal-Yearly	USD 10
Third – Party policy - Motor	USD 50
Third – Party Policy - Fire	USD 100
Third – Party Policy - Life	USD 200
Appraisal Evaluation Fee	USD 250