

All fees, charges, and other terms and conditions outlined below are subject to change at any time at O Finance's sole discretion. Additional fees and charges may apply to specific products or services and will be disclosed to the customer prior to execution.

All fees and charges outlined below are in fresh US\$*.

Loan File Fees

- Personal Assistance Loan:** USD 100
- Personal Loan to Self-Employed /Professionals:** USD 100
- Vehicle Finance - New Car:** USD 100
- Vehicle Finance - Used Car:** USD 100
- Tuition Loan:** USD 100
- In-Store financing:** USD 50
- Advance on Salary:** USD 50

Loan Stamps

Stamp Charges:

- Loan agreement: LBP 100,000 per year
- Personal guarantee form: LBP 200,000 (one-time)
- Repayment schedule: 1.5‰ of the gross loan amount
- Promissory note: 1.5‰ of the gross loan amount

Penalties and Late Fees

- Prepayment / Early Settlement Fee (not applicable for TOP-UPS):** 2% of outstanding gross loan amount
- Rescheduling Fee:** Same as for new loan
- Late payment fee:** A fee of \$10 per overdue installment applies after a 5-day grace period. In addition to a late interest fee, which is calculated on the overdue amount from the day following the installment due date until full settlement.

*"Fresh US\$" means United States Dollars (USD) consisting of (i) physical banknotes, (ii) incoming international wire transfers of USD from outside Lebanon, or (iii) funds credited to a newly opened account for the receipt of such USD.