**O FINANCE**

## Applicant Eligibility

**Minimum Age:** 23 years at the time of application
**Maximum Age at Loan Maturity:** 64 years
**Nationality:** Lebanese
**Residency:**
- Resident in Lebanon
- Expatriate (valid residency and work permit required)

## Employment & Income Requirements

**Minimum Monthly Income:** USD 800 (fresh US$)
**Minimum Years in Business:** 1.5 years

## Loan Details

**Maximum Loan Amount:**
- Up to 5 times the applicant's salary
- Maximum cap of USD 10,000

**Minimum Loan Term:** 6 months
**Maximum Loan Term:** 36 months
**Loan Currency:** USD (fresh US$)*
**Interest Type:** Fixed
**Interest Rate Calculation:** Flat
**Interest Rate:** 13%
**Debt Burden Ratio (DBR):**
- Up to 35% of monthly income
- Up to 45% including housing loans

## Fees & Charges

**Application/File Fee:** USD 100 (fresh US$)
Fixed, one-time , non-refundable
**Stamps 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

**Early Settlement Fee:** 2% of the outstanding gross loan amount
**Late Payment Charges:**
- USD 10 (fresh US$) for each overdue installment
- Late interest applied from the due date until full settlement

**Grace Period for Late Payment:** 5 consecutive days before late payment penalties apply

## Guarantees

**Minimum Guarantees Required:**
- Life Insurance

**Additional Guarantees (Case by Case):**
- Personal Guarantee
- Salary Domiciliation
- Mortgage
- Others

*"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.

## Customer Acknowledgment

I hereby acknowledge and confirm that I have read this Key Facts Statement and fully understand the information provided herein and that I consent and agree to be legally bound by it.

Customer Full Name: _____

Date: _____

Signature: _____