



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 Employment Length:**
 - Employed Applicant: Minimum 1.5 years of employment
 - Self-Employed / Professional: Minimum 2 years in business/profession

Loan Details

- Maximum Loan Amount:** Up to USD 10,000
- Minimum Loan Term:** 6 months
- Maximum Loan Term:** 12 months
- Loan Currency:** USD (fresh US\$)*
- Interest Type:** Fixed
- Interest Rate Calculation:** Flat
- Interest Rate:** 12.5%
- 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):**
 - Spouse Guarantee
 - Salary Domiciliation
 - Mortgage
 - Other guarantees as deemed necessary

*"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: _____