



KEY FACT STATEMENT

In-Store Financing (IFN)

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/Salary: 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 5,000

Minimum Loan Term: 6 months

Maximum Loan Term: 24 months

Loan Currency: USD (fresh US\$)*

Interest Type: Fixed

Interest Rate Calculation: Flat

Interest Rate: 15%

Debt Burden Ratio (DBR):

- Up to 35% of monthly income
- Up to 45% including housing loans

Fees & Charges

Application/File Fee: Up to USD 5,000

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

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
- 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: _____