

NEXT Program by BLOM BANK is specifically designed for the youth that are aged between 12 & 25 years old, and involves: the **NEXT Visa prepaid card** & the **NEXT Mobile App** (available on both iOS and Android devices).

* NEXT Card is also available in LBP, the charges are equivalent to those applied in USD.

FEATURES OF THE NEXT PROGRAM

- **International Acceptance:** The NEXT prepaid card can be used locally and internationally for purchases on any POS around the world or for cash withdrawals from more than 1 million ATMs, or even online.
- **Top notch services via NEXT mobile app:**
 - **Send Money:**
 - To any other NEXT cardholder for free via the NEXT mobile app
 - To anyone in Lebanon using the BLOM eCash service via any BLOM Bank Smart ATM.
 - **Mobile Recharge:** Any Alfa/touch prepaid line can be recharged through the NEXT mobile app.
 - **NEXT Welcome Gift:** 15 Minutes of free play at COZMOCITY worth LBP 20,000.
 - **NEXT Offers:** Exclusive discounts and deals for NEXT cardholders (full list available on the app)
 - **Live Chat:** a 24/7 support team available to assist and answer NEXT cardholders' needs

NEXT CARD COMMISSIONS & CHARGES

Card Type	Prepaid
Card Annual Fee / Renewal Fee	USD 8
Renewal	<i>The NEXT Card Holder will be asked 1 month prior to expiry date, through the NEXT Mobile App, to renew the program. A new card will be issued and should be picked up from branch.</i>
Card Ceiling Limit <i>You can use up to this amount per transaction</i>	USD 500
Safety Limit <i>You can use up to this amount every month</i>	Up to USD 2,500
Card Expiry date	One year from issuing (as shown on the card)
Card Reload Fees: <i>The charges that apply whenever you would like to reload you card with money</i>	<ul style="list-style-type: none"> • Through BLOM Bank ATM: USD 1 / Reload • Through BLOM Bank branch: USD 4 / Reload
Mobile App Services Fees:	<ul style="list-style-type: none"> • Send Money <ul style="list-style-type: none"> - To any NEXT cardholder: Free - To anyone via BLOM ATM (eCash): USD 1 per operation • Mobile Recharge: Free
ATM Charges per Transaction <i>When you withdraw cash from ATM a specific charge will be applied on the transaction depending on the network of the bank.</i>	<ul style="list-style-type: none"> • BLOM ATMs (in Lebanon): Free • Non-BLOM ATMs: <ul style="list-style-type: none"> - IPN Network: USD 0.85 (you can ask the bank if their ATM machine is part of the IPN network or not). - Other networks: USD 2.75 + 0.33% (some banks, inside and outside Lebanon, charge additional commissions).
Card Cancellation and Remaining Balance Withdrawal Fee <i>In case you choose to cancel the card</i>	USD 5
Card Replacement Fee <i>Losing the card/New PIN request</i>	USD 5
Card Statement Fees: <i>A statement that tells you where you used your card during a specific period</i>	<ul style="list-style-type: none"> • BLOM ATMs: Free • BLOM Bank Branch: USD 1 / Statement
Foreign Exchange Transactions	Payments done with a currency different than that of the card are posted according to the exchange rate that is set by Visa/MasterCard or BLOM Bank on the day of receiving the transaction. A 3.5% marginal fee is also charged for transactions that are done outside Lebanon.
Breakages	The card balance that remains unused after the card expiry is non-refundable after the lapse of one month from the expiration date and in case the applicant refused the renewal of the NEXT account