



Features of Oumnyati Account

Account terms and conditions	Currency	LBP or USD
	Minimum balance for account opening	Not applicable
	Monthly Payment	Between LBP 75,000 and 3,000,000 or Between USD 50 and 2,000
	Monthly payment modification	Client has to visit the branch and fill a request for monthly payment modification
	Annual interest rates (paid monthly)	Year 1: LBP account 5.5% USD account 3.5% Year 2: LBP account 6% USD account 3.75% Year 3: LBP account 6.5% USD account 4% Onward years: Preferential rates to be published on a yearly basis
Account Benefits	eBLOM service for internet banking	Free
	SMS Alerts service	USD 1/ month (Free if activated via eBLOM)
	Possibility to benefit from Personal loan	Loan amount up to 90% of the available balance ,with yearly interest rate of 9% for LBP and 6.5% for USD* *Interest type applied: Flat
	Credit card	Free classic card with a credit limit worth of 90% of the the available balance (balance cannot be less than USD 1,000) Monthly interest: POS 1.75% for LBP cards and 1.35% for USD cards ATM 2.55% for LBP cards and 2.5% for USD cards Annual Percentage Rates : POS 23.14% for LBP cards and 17.46% for USD cards ATM 35.28% for LBP cards and 34.49% for USD cards
Charges and Fees	Monthly fee	LBP 1,500 or USD 1
	Partial withdrawal penalty	1 year worth of interest due on the withdrawn amount, even if the withdrawal occurs after year 3
	Full withdrawal penalty	During the first 3 years :1 year worth of interest due on the full balance After 3 years: No penalties applied
	Booster payment	Two additional booster payments allowed per year with a total amount of 10 times the monthly payment.
	Booster payment fee	LBP 7,500 or USD 5 per payment
	Stamps (as per government rules)	Stamps/ transaction: LBP 250 or USD 0.17 Same Currency operations LBP 1,000 or USD 0.7 Forex Operations
	Taxes on credit interest (as per government rules)	7% starting 26 October 2017 (5% before the mentioned date)
	Account closure fee	Free
Value Date	The interest and commissions of the overdrawn account are applied based on the date of the "Value Date" and not the "Transaction Date". You may refer to BLOM website to check the value dates of each type of transaction at blombank.com/english/commissions-charges	

Note:

* This is not a Current Account- partial withdrawal will be subject to penalties , even if occurring after year 3

* The account will be automatically closed and the funds transferred to a deposit account, subject to the general conditions

in case of:

- 1- More than one withdrawal per year
- 2- Three missed consecutive monthly payments

BLOM Bank SAL reserves all rights to review or amend any or all of the above conditions at its sole discretion. BLOM Bank will use reasonable efforts to notify the client for any amendments made to this KFS, whether occurred before or after the implementation of such amendments. The client undertakes to periodically visit the Bank's website to check any amendment applied therewith.

Client Name:

Client Signature:

Date: