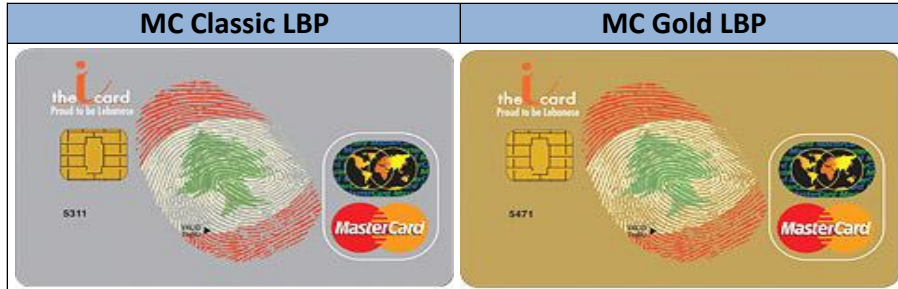


MC REVOLVING CREDIT CARDS LBP



Minimum Credit	LBP 75,000	LBP 5,000,000
Maximum Credit	LBP 5,000,000	LBP 7,500,000
Minimum Due Payment	10% minimum LBP 75,000	10% minimum LBP 75,000
Interest rate - Retail	1.5% monthly	1.5% monthly
Interest rate - Cash	2% monthly	2% monthly
Cash ATM fee	1.5% of amount with a min of LBP 7,500	1.5% of amount with a min of LBP 7,500
Annual Membership Fee (Year 1)	LBP 75,000	LBP 150,000
Renewal Membership Fee	LBP 75,000	LBP 150,000
Annual fees – supplementary card	LBP 75,000	LBP 150,000
Late payment fee	LBP 24,000	LBP 24,000

USEFUL INFORMATION

- The card cycle end is fixed on the 25th of each month
- The client will receive a sms message on the 26th notifying the minimum due
- The client has a grace period of 14 days approximately to settle the due (on the 9th of M+1 of purchase date)

ADDITIONAL ADVANTAGES / INSTANT GIFTS

<ul style="list-style-type: none"> • SMS Notification for 1,500 LL/month • Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only LBP 16,500/ year • Travel insurance accepted at all embassies for only LBP 1,500/month 	<ul style="list-style-type: none"> • SMS Notification for 1,500 LL/month • Fraud insurance coverage - Card is 100% secured and covered with IBL Bank for only LBP 16,500/ year • Travel insurance accepted at all embassies for only LBP 1,500/month
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REWARDS / LOYALTY PROGRAM (1\$ = 1 point)

- 1% Cash Back Program: Client can cash back the points collected on all transactions done at any merchant point of sale