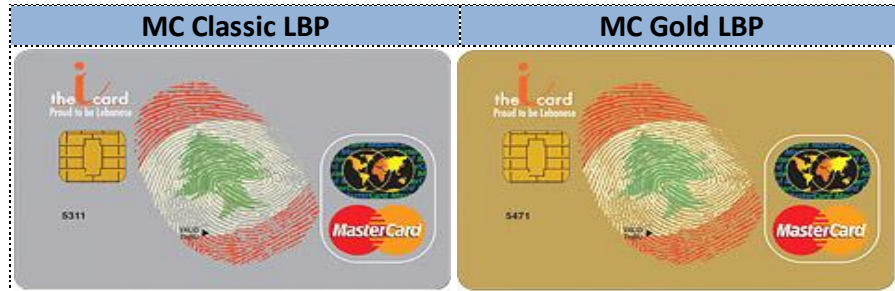


## MC REVOLVING CREDIT CARDS LBP



	MC Classic LBP	MC Gold 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	1.75% monthly	1.75% monthly
Interest rate - Cash	2.25% monthly	2.25% 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
Printed Statement Fee	LBP 2,250 monthly	LBP 2,250 monthly
Electronic Statement Fee	Null	Null

### 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

- |   |   |
|---|---|
| • SMS Notification for 1,500 LL/month   | • 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 | • 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                                 | • Travel insurance accepted at all embassies for only LBP 1,500/month                                 |

### 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