



VISA CREDIT CARDS

	CLASSIC	PLATINUM	INFINITE
			
Minimum Credit	USD 200	USD 2,000	USD 5,000
Maximum Credit	USD 3,000	USD 25,000	USD 100,000
Minimum Due Payment	5% minimum \$50	5% minimum \$50	5% minimum \$50
Interest rate - Retail	1.5% monthly	1.5% monthly	1.5% monthly
Interest rate - Cash	2% monthly	2% monthly	2% monthly
Cash ATM fee	2% of amount with a min of 5\$	2% of amount with a min of 5\$	2% of amount with a min of 5\$
Annual Membership Fee (Year 1)	USD 0	USD 0	USD 0
Card will remain free if yearly usage	≥ USD 6,000	≥ USD 12,000	≥ USD 20,000
Annual Membership Fee	USD 50	USD 175	USD 250
Annual fees – supplementary card	USD 50	USD 175	USD 250
Late Payment fees	USD 15	USD 15	USD 15

USEFUL INFORMATION

- The card cycle end is fixed on the 28th of each month
- The client will receive a sms message on the 29th notifying the minimum due
- The client has a grace period of 14 days approximately to settle the due (on the 12th of M+1 of purchase date)

ADDITIONAL ADVANTAGES / INSTANT GIFTS

<ul style="list-style-type: none"> • Free SMS Notification • 10% discount on any MEA ticket while booking through IBL Bank 	<ul style="list-style-type: none"> • Free SMS Notification • Free Wise DSL Package/3G Package • 1 free limousine transfer from/to Beirut International Airport • 10% discount on any MEA ticket while booking through IBL Bank • Priority Pass Card for all VIP Airport lounges around the world (<i>visits to be charged to the client</i>) 	<ul style="list-style-type: none"> • Free SMS Notification • Free Wise DSL Package/3G Package • 3 free limousine transfers from/to Beirut International Airport • Full multi travel insurance covering International Trips for Up to USD 1,000,000 • Complimentary Priority pass access to more than 600 airport lounges (<i>cardholder for free, guests will be charged</i>) • 10% discount on any MEA ticket while booking through IBL Bank
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REWARDS / LOYALTY PROGRAM (1\$ = 1 point)

- Client can redeem his loyalty points by recharging his WISE monthly subscription either by fully renewing his account, or by deducting the amount he chooses from his monthly bill
- 1% Cash Back Program: Client can cash back the points collected on all transactions done at any merchant point of sale
- Client can collect miles* and redeem them with amazing trips! The more he spends, the more he earns miles... the more he travels:

PARIS	Starting 32,000 miles
LONDON	Starting 32,500 miles
ABU DHABI	Starting 31,500 miles
DUBAI	Starting 15,000 miles
AMMAN	Starting 13,000 miles
ISTANBUL	Starting 15,000 miles
ATHENS	Starting 15,000 miles
LARNACA	Starting 10,000 miles

- Discount on plane tickets when applicable and on all Kurban Travel ready-made packages
- 25% discount with AVIS rent-a-car for car rental worldwide when booked from Lebanon

*miles may vary depending on season