


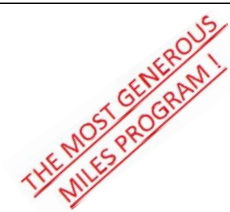




# VISA CREDIT CARD

PRODUCT DEFINITION			
DESCRIPTION			
PRODUCT			
Minimum Credit	USD 500	USD 2,000	USD 10,000
Maximum Credit	USD 3,000	USD 25,000	USD 100,000
Minimum Due Payment	10% minimum \$50	10% minimum \$50	10% minimum \$50
Interest rate - Retail	1.75% monthly	1.75% monthly	1.75% monthly
Interest rate - Cash	2.25% monthly	2.25% monthly	2.25% monthly
Cash ATM fee	1.5% of amount with a min of 5	1.5% of amount with a min of 5	1.5% of amount with a min of 5
Annual Membership Fee (Year 1)	USD 50	USD 175	USD 250
Card will be renewed for free if yearly usage	≥ USD 6,000	≥ USD 15,000	≥ 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
Replacement fees	USD 20	USD 20	USD 20
Re-issue PIN	USD 0	USD 0	USD 0
Re-issue card	USD 0	USD 0	USD 0
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)			
CHARGES			
	Free SMS Notification	Free SMS Notification	Free SMS Notification
	10% discount on any MEA ticket while booking through IBL Bank	Free Wise DSL Package/3G Package	Free Wise DSL Package/3G Package
		10% discount on any MEA ticket while booking through IBL Bank	10% discount on any MEA ticket while booking through IBL Bank
		Lounge Key access giving you (+ 1 guest) 6 free access to 25 Airport Lounges	Lounge Key Access giving you (+ 1 guest) free access to more than 600 Airport Lounges. At one condition to use your card for at least USD 1 outside Lebanon. If not, you will be charged by Visa USD 27 per entry per person.
			Full multi travel insurance covering International Trips for Up to USD 1,000,000
			3 free limousine transfers from/to Beirut International Airport for <u>primary cards only</u>
REWARDS/LOYALTY PROGRAM (1\$=1POINT)			
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 - for Infinite Cardholders only			
*miles may vary depending on season			

This product suits my needs, requirements and financial capabilities after taking notice of all its specifications, features and the risks that result and/or might result from signing this document.

Name: .....

Acc. Number: .....

Date: .....

Signature: .....