



	MC Classic LBP	MC Gold LBP
Minimum Credit	LBP 750,000	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 25,000	LBP 25,000
Printed Statement Fee	LBP 2,250 monthly	LBP 2,250 monthly
Electronic Statement Fee	Null	Null
Replacement fees	LBP 30,000	USD 20
Re-issue PIN	LBP 7,500	USD 5
Re-issue card	LBP 15,000	USD 10

#### 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

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: .....