



EXCLUSIVE IBL BANK

VISA LDA CARD



Target	DENTISTS
Minimum Credit	USD 2,000
Maximum Credit	USD 25,000
Minimum Due Payment	5% minimum \$50
Interest rate - Retail	1.75% monthly
Interest rate - Cash	2.25% monthly
Cash ATM fee	2% of amount with a min of 5\$
Annual Membership Fee	USD 0 (ALWAYS)
Annual fees – supplementary card	USD 0 (ALWAYS)
Replacement fees	20 USD
Late Payment fees	15 USD

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

- Free SMS Notification
- Free Wise DSL Package/3G Package
- 1 free limousine transfer from/to Beirut International Airport (for primary cards only)
- Lounge Key access giving you (+ 1 guest) 6 free access to 25 Airport Lounges
- 10% discount on any MEA ticket while booking through IBL Bank
- 0.5% of all transactions made by cardholders at any merchant location to be deposited at year end in LDA's account at IBL
- 2% of the total amount of interest paid by cardholders to be deposited each year in LDA's account at IBL

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

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: