



# PERSONAL LOAN - KEY FACT STATEMENT

MY LOAN LBP / USD	
PRODUCT DEFINITION	
DESCRIPTION	Flexible and comfortable borrowing options to finance any purchase to fulfill a personal need
APPLICANT	
Age At Maturity	64 years old
Work Status	salaried / self employed
Minimum years at work	2 years / 3 years
Minimum monthly income	LBP 1,050,000 / LBP 1,500,000
Nationality	Resident / Lebanese
PRODUCT	
Maximum loan Amount	USD 40,000 (or c/v in LBP)
Maximum loan Period	6 years
Loan Currency	LBP or USD
Interest rate (reducing rate)	USD: 16% LBP: 16%
DBR	35%
MINIMUM GUARANTEES REQUIRED	
Salary Domiciliation	Yes
Life Insurance (Single Premium)	Yes
OTHER GUARANTEES (may be required)	
Personal Guarantee	Yes
Cash Collateral	Yes
CHARGES	
Stamps	LBP 10,000 per year on loan contract + LBP 10,000 on mobilization bill + LBP 1,000 on payment schedule
File fees	1% of loan amount with a minimum of USD 50 and a maximum of USD 125
Insurance fees	Single premium on granting
Early payment penalty	5% of the outstanding amount
Late payment fees (default payment)	<u>USD</u> after 7 days: 17.5% (Min Amount: USD 3) <u>LBP</u> after 7 days: 17.0% (Min Amount: LBP 4,500)
SIMULATION	
Income	USD 2,000
Loan Amount	USD 10,000
Loan Period	5 years
Interest rate	16%
Monthly payment	USD 243
Total Reimbursement	USD 14,580
File fees	USD 100
Stamps	USD 41
Single Life insurance premium	USD 225
Net Loan Amount	USD 9,634
APR	19.23%

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: .....