

KEY FACT STATEMENT | CREDIT CARD

Personal information

Minimum age	21 years	
Maximum age at the time of application date	69 years and a half	
Nationality / residency	Lebanese/ resident for more than one year	
	EMPLOYEE	SELF EMPLOYED
Minimum monthly income	LBP 1,500,000	LBP 1,500,000
Minimum years at current work	6 months	6 months
NSSF registration	Not required	Not required

Features

Credit limit	- Classic card: LBP 750,000 – LBP 3,675,000 - Titanium card: LBP 3,750,000 – LBP 22,500,000
Grace period	Up to 47 days interest-free if the client settles the full balance
Minimum monthly payment	5% of the balance or LBP 50,000 whichever is greater
Payment allocation	The amount settled is distributed to cover the due amounts as follows: first debit interest, second charges, third cash withdrawals and fourth purchases

Interest rates , fees and charges

Card Annual Fee	Classic card (main: LBP 90,000, supplementary : LBP 60,000) Titanium card (main: LBP 150,000, supplementary: LBP 105,000)
Cash Withdrawal fee	- At local ATMs: LBP 5,000
Interest Charges	- Interest on POS transactions: 1.9%* per month (to be applied on the outstanding balance in case cardholders did not settle the full amount) - ATM Cash withdrawals: 2.1%* per month (to be applied from the ATM transaction date in addition to the ATM fee)
APR	22.8%* per year
Other Fees	- Management fee: LBP 3,000 (to be applied whenever there is a balance on the cardholders account at closing date) - Late payment fee: LBP 15,000 - Bounced payment fee: LBP 23,000

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Guarantees

Salary domiciliation	Not applicable
Personal guarantee	Not applicable
Mortgage	Not applicable
Life insurance	Yes

Insurance

Type of life insurance	Natural or accidental death
Life insurance coverage	100% of the card limit up to USD 150,000* *terms & conditions apply
Life insurance fees	Paid by FNB Finance
Insuring company	UFA

Required documents

	EMPLOYEE	SELF EMPLOYED
Pre- approval documents	Copy ID or valid passport	Copy ID or valid passport
	Salary certificate or latest payroll	Bank statement for the last 3 months
	Proof of residence or utility bill	Proof of residence or utility bill
	Credit Card application + CDR	Company commercial register and bylaws
		Credit Card application+CDR

	EMPLOYEE	SELF EMPLOYED
Post-Approval Documents	Individual application form	Individual application form
	E-statement form	E-statement form
	Rights & Duties	Rights & Duties
	Card mailer	Card mailer
	Key fact statement	Key fact statement

**APR may vary according to spending behavior.*

This information is accurate at time of printing. FNB Finance reserves the right to make changes, without prior notice, to the information contained in this document.