

1. RETAIL SERVICES

1.1. Interest on current accounts	
1.1.1. Credit interest	Nil
1.1.2. Debit interest	
- Within an agreed overdraft limit	By arrangement
- Without an agreed overdraft limit	7% over the Bank's debit base rate
1.2. Money Market deposits	
1.2.1. Interest	By arrangement
1.2.2. Penalty for breaking the fixed deposit	0.25% pro-rata calculated on number of remaining days
1.3. Service charges	
1.3.1. Current account semi-annual charge	£50 or equivalent
1.3.2. Hold mail annual charge	£150 or equivalent
1.3.3. Special Courier Service:	
- Annual administration fee	£100 or equivalent
- Courier fee (per despatch)	£50 or equivalent
1.3.4. Enquiry / investigation in relation to a transaction	
- Up to one year old	Free
- Over one year old	£50 or equivalent
1.3.5. Audit confirmation letter	£60 or equivalent
1.3.6. Account statement	
- Sent monthly by post	Free
- Sent on demand	By arrangement
1.4. Commission on cash	
1.4.1. Withdrawal/deposit in sterling	
- Up to £5,000	Free
- Over £5,000	0.5%
1.4.2. Withdrawal/deposit in US\$ or €uro	0.5% (minimum £20 or equivalent)
1.5. Cheques, etc.	
1.5.1. Chequebook	£7 or equivalent
1.5.2. Stop payment of a cheque	£15 or equivalent
1.5.3. Cheques, etc debited to your account	
- Clearing cheque and direct debit (sterling)	Free
- Foreign currency cheque	
▪ Cheque up to US\$150 or equivalent	£25 or equivalent debited to your account
▪ Cheque over US\$150 or equivalent	£25 or equivalent deducted from proceeds
- Returning a cheque unpaid	£25 or equivalent
1.5.4. Cheques, etc deposited into your account	
- Sterling clearing cheque	Free – 4 working days to clear
- Special presentation of sterling clearing cheque	£25 – subject to final settlement
- US\$ or €uro cheque drawn on a UK bank	Free – 7 working days to clear
- Other cheques	£25 or equivalent – subject to collection
- Tracer in relation to a cheque sent on collection	£25 or equivalent
- Cheque returned unpaid by another bank	£25 or equivalent
1.5.5. Standing order	See Funds Transfers

2. FUNDS TRANSFERS

2.1. Incoming funds transfers	
2.1.1. Received from another account with the Bank	Free
2.1.2. Received from another bank	Free
2.1.3. Investigation charges when details are incorrect or missing and we have to contact the remitting bank to obtain information or correction	First SWIFT free then £30 or equivalent per SWIFT
2.2. Outgoing funds transfers	
2.2.1. To another account with the Bank	Free
2.2.2. To an account with another branch of:	
- Byblos Bank Europe SA	£25 or equivalent
- Byblos Bank SAL	
▪ Specifying the beneficiary's IBAN	£25 or equivalent
▪ Not specifying the beneficiary's IBAN	£45 or equivalent
2.2.3. To an account with another bank:	
- Using the Bank's standard transfer form and:	
▪ Including an IBAN and SWIFT code	£25 or equivalent
▪ Including all necessary SWIFT codes and correspondent bank details	£25 or equivalent
- Not using the Bank's standard transfer form or with incomplete settlement instructions	£45 or equivalent
2.2.4. Amendment, cancellation or recall of a transfer	£30 or equivalent
2.2.5. Sending a tracer to the beneficiaries' bank	First SWIFT free then £30 or equivalent per SWIFT
2.2.6. Non-telegraphic payments:	
- Bank draft	£15 or equivalent
- Settlement of credit card or utility bill	£15 or equivalent

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3. DOCUMENTARY CREDITS

3.1. Import LC or standby LC	
3.1.1. LC opening commission	By arrangement
3.1.2. Amendment fee	£50 or equivalent plus additional opening commission
3.1.3. Utilisation commission	0.15% (min £100 or equivalent)
3.1.4. Acceptance/Deferred payment commission	By arrangement
3.1.5. Discrepancy fee	£75 or equivalent per presentation
3.2. Export LC or standby LC	
3.2.1. Pre-advising commission	£75 or equivalent
3.2.2. Advising commission	0.1% (min £100 or equivalent)
3.2.3. Confirmation commission	By arrangement (min £100 or equiv. per quarter or part thereof)
3.2.4. Amendment fee	£50 or equivalent plus additional advising/confirmation commission
3.2.5. Utilisation commission	0.15% (min £100 or equivalent)
3.2.6. Discrepancy fee	£75 or equivalent per presentation
3.2.7. Acceptance/deferred payment commission:	
- With our irrevocable commitment	By arrangement (min £100 or equiv. per quarter or part thereof)
- Without commitment on our part	0.125% (min £100 or equivalent)
3.2.8. LC Transfer commission	0.15% (min £100 or equivalent)
3.2.9. Assignment of Proceeds	0.1% (min £100 or equivalent)
3.2.10. Reimbursement commission:	
- With our irrevocable commitment	By arrangement (min £75 or equivalent per quarter or part thereof)
- Without commitment on our part	£75 or equivalent per reimbursement
- Non-utilisation fee	£50 or equivalent per file

4. DOCUMENTARY COLLECTIONS

4.1. Inward documentary collection	
4.1.1. For payment	0.15% (min £75 or equivalent)
4.1.2. For acceptance	
- With our irrevocable commitment (Aval)	By arrangement (min £75 or equivalent)
- Without commitment on our part	0.15% (min £75 or equivalent)
4.1.3. Free of payment	£75 of equivalent
4.2. Outward documentary collection	
4.2.1. For payment	0.15% (min £75 or equivalent)
4.2.2. For acceptance	0.15% (min £75 or equivalent)
4.2.3. Free of payment	£75 or equivalent
4.3. Other fees and charges	
4.3.1. Unpaid / returned documents	£75 or equivalent
4.3.2. Amendment fee	£50 or equivalent
4.3.3. Tracer charge	£30 or equivalent
4.3.4. Protest charge	£75 or equivalent
4.3.5. Cancellation of protest charge	£75 or equivalent

5. GUARANTEES

5.1. Guarantee issuing commission	By arrangement
5.2. Guarantee transmission without commitment on our part	£100 or equivalent
5.3. Amendment fee	£50 or equivalent
5.4. Payment commission	0.15% (min £100 or equivalent)
5.5. Issuance of indemnity letter	By arrangement

6. OTHER CHARGES

6.1. Postage charges	
6.1.1. Ordinary post in the UK	£3 or equivalent
6.1.2. Ordinary post overseas	£7 or equivalent
6.2. Courier charges e.g. DHL (up to 0.5Kg)	
6.2.1. Within the UK	£30 or equivalent
6.2.2. Overseas	£75 or equivalent
6.3. Fax charges (up to 2 pages)	
6.3.1. Within the UK	£10 or equivalent
6.3.2. Overseas	£15 or equivalent
6.4. Email charges (LC advices, etc)	£25 or equivalent per annum
6.5. SWIFT charges	
6.5.1. Issuing of LC, LG or similar	£75 or equivalent
6.5.2. Amendment message	£50 or equivalent
6.5.3. LC payment	£30 or equivalent
6.5.4. Other messages (up to 1 page long)	By arrangement

Charges levied by correspondents will be applied directly. Other additional services or out of pocket expenses may be incurred if special services are required.

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