

## 1. CURRENT AND DEPOSIT ACCOUNTS

<b>1.1. Current Account</b>	
1.1.1. Credit interest	Nil
1.1.2. Debit interest	Subject to agreement
<b>1.2. Time Deposits</b>	
1.2.1. Minimum amount	EUR 50,000 or c/v Byblos Bank Europe bid rate
1.2.2. Penalty for breaking the fixed deposit	0.25% p.a. prorata temporis on deposit amount and on number of remaining days Min. EUR 50.00 or c/v
<b>1.3. Account Service Charges</b>	
1.3.1. Yearly charges	EUR 100.00 or c/v/EUR 50.00 or c/v
1.3.2. Closing of a Company account	Nil
1.3.3. Closing of an individual account	Nil
<b>1.4. Cheques</b>	
1.4.1. Issuance of a Bank cheque in EUR	EUR 10.00 or c/v
<b>1.5. Audit Statement</b>	EUR 100.00 or c/v
<b>1.6. Inquiries</b>	
1.6.1. Less than 3 months	free of charges
1.6.2. More than 3 months	EUR 50.00 or c/v per operation or document

## 2. FUND TRANSFERS

<b>2.1. In Favour of Other Beneficiaries (Outward Transfers)</b>	
2.1.1. Outward payment	
- SWIFT payment (EURO Zone)	EUR 25.00 or c/v
- Other SWIFT payment	EUR 45.00 or c/v
- Fate enquiry/Follow up	EUR 45.00 or c/v
2.1.2. Inward payment	
- To Customer account	no charges
<b>2.2. Amendment, cancellation or reimbursement of payment order</b>	
2.2.1. in EUR	EUR 50.00
2.2.2. in Foreign currency	c/v EUR 50.00
<b>2.3. Standing orders and direct debits</b>	
<b>Amount</b>	<b>Applicable exchange rate</b>
> EUR 250,000	Interbank rate +/- 0.035%
From EUR 100,000 up to EUR 250,000	Interbank rate +/- 0.07%
From EUR 50,000 up to EUR 100,000	Interbank rate +/- 0.10%
From EUR 10,000 up to EUR 50,000	Interbank rate +/- 0.20%
< EUR 10,000	Interbank rate +/- 0.50%

## 3. DOCUMENTARY CREDITS

(Subject to Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce)

<b>3.1. Pre-advising commission (Export L/C)</b>	EUR 50.00 or c/v
<b>3.2. Advising commission (Export L/C)</b>	0.1% Min. EUR 100.00 or c/v
<b>3.3. Confirmation commission Export / Standby L/C or Opening Commission Import/ Stand-by L/C</b>	subject to arrangement per period of 3 months or part thereof Min. EUR 150.00 or c/v per indivisible quarter
<b>3.4. Amendment commission</b>	EUR 50.00 or c/v unless the amendment calls for an additional Opening commission (Import L/C) or Advising/Confirmation commission (Export L/C) same as 3.2/3.3
<b>3.5. Discrepancy fee</b>	EUR 50.00 or c/v per set of documents
<b>3.6. Utilisation (Negotiation) L/C at Sight/Acceptance/Deferred Payment</b>	0.15% Flat Min. EUR 150.00 or c/v
<b>3.7. Acceptance/Deferred payment commission (with our commitment)</b>	subject to arrangement on annual basis Min. EUR 150.00 or c/v per indivisible quarter
<b>3.8. Deferred payment commission (without any commitment on our part)</b>	0.125% Flat Min. EUR 100.00 or c/v
<b>3.9. L/C Transfer commission</b>	0.25% Flat Min. EUR 150.00 or c/v
<b>3.10. Assignment of Proceeds</b>	0.1% Flat Min. EUR 150.00 or c/v Max. EUR 1,000.00 or c/v

**BYBLOS BANK EUROPE S.A. (PARIS)**





## 4. DOCUMENTARY COLLECTIONS

(Subject to Uniform Rules for Collections of the International Chamber of Commerce)

<b>4.1. Presentation for payment or acceptance</b>	
4.1.1. Inward Documentary Collection	0.15% Flat - Min. EUR 100.00 or c/v
4.1.2. Outward Documentary Collection	0.15% Flat - Min. EUR 100.00 or c/v
<b>4.2. Presentation free of payment</b>	
4.2.1. Inward Documentary Collection	0.1% Flat – Min. EUR 100.00 or c/v
4.2.2. Outward Documentary Collection	0.1% Flat – Min. EUR 100.00 or c/v
<b>4.3. Aval commission</b>	subject to arrangement on annual basis. Min. EUR 100.00 or c/v per indivisible quarter
<b>4.4. Documents returned/Drafts unpaid</b>	idem 4.1.
<b>4.5. Amendment</b>	EUR 25.00 or c/v
<b>4.6. Tracer</b>	EUR 25.00 or c/v
<b>4.7. Protest</b>	EUR 50.00 or c/v per draft plus protest charges
<b>4.8. Radiation of protest</b>	EUR 50.00 or c/v

## 5. LETTER OF GUARANTEE

<b>5.1. Issuance of guarantee or counter guarantee</b>	subject to arrangement on annual basis Min. EUR 150.00 or c/v per indivisible quarter
<b>5.2. Transmission of a letter of guarantee without commitment on our part</b>	0.1% Flat Min. EUR 150.00 or c/v Max. EUR 1,000.00 or c/v
<b>5.3. Amendment</b>	EUR 50.00 or c/v unless the amendment calls for an additional guarantee commission (same as 5.1)
<b>5.4. Payment commission</b>	0.15% Flat Min. EUR 150.00 or c/v for each claim
<b>5.5. Issuance of letter of indemnity for missing B/L</b>	0.1% per month or part thereof Min. EUR 100.00 or c/v

## 6. OTHER CHARGES

<b>6.1. Postage charges</b> <b>(subject to the maximum weight of 0.5 kg)</b>	
6.1.1. Registered mail within France	EUR 10.00 or c/v
6.1.2. Registered Mail abroad	EUR 20.00 or c/v
<b>6.2. Special Courier Charges</b> <b>(subject to max weight of 0.5 Kg)</b>	
6.2.1. Within France	EUR 35.00 or c/v
6.2.2. Abroad	EUR 50.00 or c/v
<b>6.3. Fax charges</b>	
6.3.1. Within France (max. of 4 pages)	EUR 5.00 or c/v
6.3.2. Abroad (max of 4 Pages)	EUR 10.00 or c/v
<b>6.4. SWIFT Charges</b>	
6.4.1. LC, LG issuance	EUR 100.00 or c/v
6.4.2. Other types of messages	EUR 40.00 or c/v

Expenses, if any, incurred by our correspondents will be charged directly.  
Additional charges / Out of pocket expenses may be incurred if special services are involved.

**(above charges are subject to a VAT of 20.00% when the charged party is resident in France)**

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