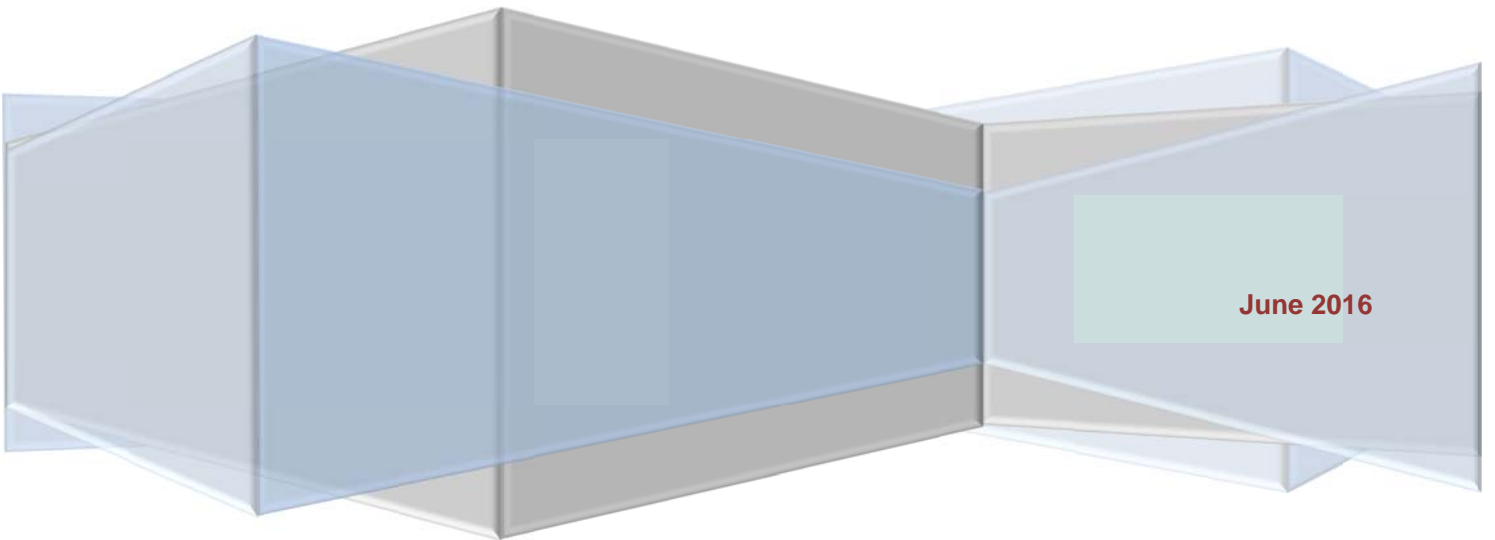


# Commissions & Fees Schedule



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Product / Service		Amount LBP / USD
<b>I. Checks / Drafts</b>		
<b>I-1 - Issuance of Drafts</b>		
	Lebanese Pound (LBP)	LBP 10,000
	Foreign Currency (FCY)	USD 7
<b>I-2- Collection / Deposit of Checks</b>		
	Drawn on Any AFH Branch - All Currencies	FOC / SDV
	Drawn on Same Clearing House - LBP	LBP 1,000 / 3 WD
	Drawn on Different Clearing House - LBP	LBP 2,000 / 4 WD
	Drawn on Same Clearing House - FCY	USD 1 / 4 WD
	Drawn on Different Clearing House - FCY	USD 2 / 5 WD
	Collection of Checks Through Other Banks - FCY	USD 2 + FC / 5 WD
<b>I-3 - Payment of Checks Drawn on AFH</b>		
	Check Paid Cash Drawn on AFH - All Currencies	FOC
	Banker's Checks Issued by AFH Paid Cash - All Currencies	USD 5
<b>I-4 - Checks Deposited Returned Unpaid</b>		
	Drawn on Other Banks - LBP	LBP 10,000
	Drawn on other Banks - FCY	USD 7
<b>I-5 - Checks Drawn on AFH Returned Unpaid</b>		
	In Case of Insufficient Funds - LBP	LBP 30,000
	In Case of Insufficient Funds - FCY	USD 20
	Other Reasons - LBP	LBP 15,000
	Other Reasons - FCY	USD 10
	Declaration of Returned Check to Banque du Liban (Blacklist)	LBP 25,000
	Removal of Returned Check from Blacklist of Banque du Liban	LBP 25,000
<b>I-6 - Stop Payment</b>		
	Drawn on AFH - LBP	LBP 15,000
	Drawn on AFH - FCY	USD 10
	Banker's Checks - Any Currency	USD 100 + SC + CC
<b>I-7 - Certification of Checks</b>		
	Check - LBP	LBP 8,000
	Check - FCY	USD 5
<b>I-8 - Collection of Foreign Checks (Drawn on Outside Lebanon)</b>		
	Drawn on Any Country in FCY	
	- Banker's Checks, Drafts, Money Orders	USD 10 per check + CC + Courier
	- Travelers Checks	USD 2 per check + CC + Courier
	- Personal Checks	USD 10 per check + CC + Courier
	Drawn on Different Country of FCY	USD 10 per check + CC + Courier
	Returned Unpaid on Any Country	USD 10 per check + CC + Courier
<b>I-9 - Collection of Foreign Checks Through Cash Letter</b>		
	Cash Letter on New York	USD 10 per check + CC + Courier
<b>II. Bills for Collection</b>		
	Bills in Lebanese Pound	LBP 3,000 per bill + LBP 10,000 per schedule
	Bills in Foreign Currency	USD 2 per bill + USD 10 per schedule
<b>III. Transfers</b>		
<b>III-1 - Outgoing</b>		
	Lebanese Pound	LBP 15,000
	Foreign Currency Inside Lebanon	USD 10 + SC (USD 10)
	Foreign Currency Outside Lebanon	USD 10 + SC (USD 20)
	Transfer Released Same Day	Additional USD 10
	Permanent Standing Orders Inside Lebanon in LBP	LBP 10,000
	Permanent Standing Orders Inside Lebanon in FCY	USD 10 + SC (USD 7)
	Permanent Standing Orders Outside Lebanon in FCY	USD 10 + SC (USD 20)
	Amendment on Transfers - Inside Lebanon	SC (USD 10)
	Foreign Currency (FCY)	USD 7
<b>III-2 - Incoming</b>		
	Lebanese Pound	LBP 5,000 except Domiciliation / Bills

Product / Service	Amount LBP / USD
Foreign Currency Inside Lebanon	USD 7 except Domiciliation / Bills
Foreign Currency Outside Lebanon - Less than or equal to USD 1,000	USD 5
Foreign Currency Outside Lebanon - USD 1001 to USD 25,000 inclusive	USD 10
Foreign Currency Outside Lebanon - USD 25,001 to USD 50,000 inclusive	USD 20
Foreign Currency Outside Lebanon - USD 50,001 to USD 500,000 inclusive	USD 30
Foreign Currency Outside Lebanon - Above USD 500,000	USD 50
Foreign Currency Outside Lebanon - Beneficiary Customer of Other Banks	USD 30 (Less than or equal to USD 5,000)
	USD 40 (Between USD 5,001 & USD 10,000 inclusive)
	USD 50 (Above USD 10,001)
Incoming Transfers for Settlement of Bills or New T.D or New Investment	FOC
<b>IV. Inward Documentary Bills for Collection</b>	
Released Free of Payment	1‰ Flat Min. USD 50
Against Payment or Acceptance without Bank's Engagement	2‰ Flat Min. USD 50
Against Payment or Acceptance with Bank's Engagement	1‰ Flat Min. USD 100
Item Returned Unpaid	1 ‰ Min USD 50 + CC
Transfer to Another Bank	USD 75
Amendment Advice	USD 25
Fate Advice Charge	USD 10 per Tracer + SC
<b>V. Outward Documentary Bills for Collection</b>	
Released Free of Payment	1‰ Flat Min. USD 50
Against Payment or Acceptance	2‰ Flat Min. USD 50
Item Returned Unpaid	1‰ Min. USD 50 + CC
Amendment	USD 25
Fate Advice Charge	USD 10 per tracer + SC
<b>VI. Inward Check Collection Received from Correspondent</b>	
Against Payment	1‰ Min. USD 20 + CC
<b>VII. Import Letter of Credit</b>	
Issuance	3‰ Flat Min. USD 100
Increase Amount	3‰ Flat Min. USD 100
Extension of Validity	3‰ Flat Min. USD 50
Amendment With No Extension or Increase	USD 50
Acceptance / Deferred Payment	0.75% Flat Min. USD 100
Delivery Order (Airway Bill i.e. Before Receipt of Documents)	USD 50
Discrepancy (To be Deducted from Payment to Beneficiary)	USD 100
<b>VIII. Export Letter of Credit</b>	
Advising / Notification	1‰ Flat Min. USD 100
Confirmation	5‰ Flat Min. USD 100
Increase Amount	Same as Advising and Confirmation
Amendment with No Increase	USD 50
Transfer	3‰ Flat Min. USD 100 + SC
Payment and Negotiation	1.5 ‰ Flat Min. USD 75
Acceptance / Deferred Payment	0.75‰ Flat Min. USD 100
Cancellation Before Utilization	USD 50 + SC
<b>IX. Letter of Guarantee</b>	
<i>The commissions are PER ANNUM and apply to the following types of L/Gs: Advance Payment, Bid, Performance, Retention, Financial Acceptance or Aval, Stand-by L/C and other Guarantees</i>	
L/G Amount less than or equal to USD 2,500	USD 100
L/G Amount between USD 2,501 & USD 5,000 inclusive	USD 150
L/G Amount between USD 5,001 & USD 10,000 inclusive	USD 250
L/G Amount between USD 10,001 & USD 25,000 inclusive	USD 550
L/G Amount between USD 25,001 & USD 50,000 inclusive	USD 1,500
L/G Amount between USD 50,001 & USD 100,000 inclusive	USD 2,500
L/G Amount between USD 100,001 & USD 250,000 inclusive	USD 5,500
L/G Amount between USD 250,001 & USD 500,000 inclusive	USD 12,000
L/G Amount between USD 500,001 & USD 1,000,000 inclusive	USD 22,000
L/G Amount between USD 1,000,001 & USD 2,000,000 inclusive	USD 42,000
L/G Amount between USD 2,000,001 & USD 4,000,000 inclusive	USD 85,000

Product / Service	Amount LBP / USD
L/G Amount between USD 2,000,001 & USD 4,000,000 inclusive	USD 85,000
L/G Amount between USD 4,000,001 & USD 5,000,000 inclusive	USD 110,000
L/G Amount between USD 5,000,001 & USD 7,500,000 inclusive	USD 150,000
Shipping Guarantee - Under L/C	USD 100
Shipping Guarantee - Under Murabaha & Musawama (L/C or B/C)	FOC
Shipping Guarantee - Doc Bills for Collection	1% Flat Min. USD 75
Extension and/or Increase in Amount	Same as Issuance
Amendment With No Extension or Increase	USD 50
<b>X. SWIFT and Courier Charges</b>	
L/C SWIFT - Long Message	USD 75
L/C SWIFT- Short Message	USD 20
L/C SWIFT - Local Message	USD 15
L/C Issued by Courier	USD 20
Courier - Local	USD 15
Courier - Overseas	USD 25
Fax - Local	USD 1 per page
Fax - Overseas	USD 2 per page
<b>XI. Cash Transactions</b>	
Cash Deposit - LBP	FOC
Cash Deposit - USD	
- Less than or equal to USD 1,000	FOC / SDV
- Above USD 1,000	2‰ (On Total Amount)
Cash Deposit - Other FCY	2‰
Cash Deposit in USD for Settlement of Bills	FOC / SDV
<b>XII. Trading of Stocks</b>	
Trading of Shares	1‰ + CC
Trading of Sukuks	1‰ + CC
Custody of Shares	4‰ pa of Face Value
<b>XIII. Other Transactions</b>	
Transfer from Account to Account - Same Customer	FOC / SDV
Transfer from Account to Account - Different Customer	FOC / SDV
Transfer from Account to Account with FX	FOC
Statement of Account - LBP	Monthly Free + LBP 2,000 (Additional Paper)
Statement of Account - FCY	Monthly Free + LBP 2,000 (Additional Paper)
Internal Proxy	USD 20 + LBP 5,000 (Stamp)
Settlement of Domiciliation Bills - Telephone & Electricity	LBP 2,000 per Bill
Settlement of Domiciliation Bills - Mobile	USD 3 per Bill
Settlement of Domiciliation - Other Bills	USD 3 per Bill
Returned Domiciliation Bill for Insufficient Funds	USD 2 per Bill
Standing Instructions	USD 1 per Transaction
Phone Confirmation for Instructions Sent by e-mail or Fax	LBP 2,000 (Local) USD 10 (International)
Mecanique Fees (Vehicles)	LBP 10,000 (LBP20,000 for Non-AFH Customers)
Confirmation of Balances - External Auditors	USD 15
Photocopy Upon Customer's Request	LBP 1,000 per copy
Photocopy Upon Customer's Request - From Archive	LBP 3,000 per copy
Attestation Without Engagement - Embassy / University / Other	LBP 15,000 or USD 10
Authentication of Signature	USD 5
Change Signature as per Client's Request	USD 2
Issuance of Checkbook - 10 Checks	LBP 9,000 or USD 6
Issuance of Checkbook - 25 Checks	LBP 11,000 or USD 7
Declaration of Lost Checkbook	LBP 15,000
Savings Account Maintenance	FOC
Savings Passbook Replacement (Lost)	LBP 22,500 or USD 15
Issuance of New Passbook (Old Passbook Full)	USD 2
Time Deposit Account Maintenance	FOC
Lost TD Certificate	USD 3 or LBP 4,500
Closing of Account Fees	LBP 15,000 or USD 10
Reload of Websurfer Card	USD 2 / Transaction

Product / Service	Amount LBP / USD	
<b>XIV. Credit Files</b>		
<b>Commercial Financing File Opening</b>		
Amount less than or equal to USD 100,000	USD 250	
Amount between USD 100,001 & USD 500,000 inclusive	USD 500	
Amount between USD 500,001 & USD 1,000,000 inclusive	USD 1,000	
Amount between USD 1,000,001 & USD 3,000,000 inclusive	USD 1,500	
Amount above USD 3,000,000	Case by Case Basis min. USD 1,500 (To be approved by LCC)	
Annual Renewal Fees of Credit File (Commercial)	Same Conditions of New File (Collected on Maturity)	
<b>House Financing File Opening</b>		
Amount less than or equal to USD 100,000	USD 250	
Amount between USD 100,001 & USD 250,000 inclusive	USD 500	
Amount between USD 250,001 & USD 500,000 inclusive	USD 1,000	
Amount between USD 500,001 & USD 1,000,000 inclusive	USD 1,500	
Amount above USD 1,000,000	Case by Case Basis min. USD 1,500 (To be approved by LCC)	
<b>Car Financing File Opening</b>		
Amount less than or equal to USD 30,000	USD 150	
Amount between USD 30,001 & USD 50,000 inclusive	USD 250	
Amount above USD 50,000	Case by Case Basis min. USD 200 (To be approved by LCC)	
<b>Personal Financing File Opening</b>		
Amount less than or equal to USD 30,000	USD 150	
Amount between USD 30,001 & USD 50,000 inclusive	USD 250	
Letter of Discharge	LBP 10,000	
Appraisal Fees	Cost	
Legal Fees	Cost	
<b>XV. Safe Deposit Box</b>		
Deposit on Box	USD 200	
Rent		
- Small	USD 150	
- Large	USD 250	
<b>XVI. Charges and Commissions on Account</b>		
Checking Account Maintenance - LBP	LBP 6,000 Monthly	
Checking Account Maintenance - USD	USD 4 Monthly	
Checking Account Maintenance - EUR	EUR 4 Monthly	
ATM SMS Charge	USD 1 Monthly	
<b>XVII. Fiscal Stamps</b>		
Banking Documents	FSLC	
<b>XVIII. Ministry of Finance Taxes</b>		
Income Tax, TVA...	LBP 10,000	
<b>XIX. Acronyms</b>		
FOC: Free of Charge	SEC: Stock Exchange Commission	FSLC: Fiscal Stamps Law Charges
N/A: Not Applicable	FCY: Foreign Currency	CD: Calendar Days
PA: Per Annum	SDV: Same Day Value	CC: Correspondent Charges
FC: Foreign Bank Charges	WD: Working Days	SC: Swift Charges