

## Université saint-Joseph de Beyrouth – USJ

BLOM Bank team has the pleasure to offer you services at very special conditions.

### Payroll Plus Accounts

BLOM Bank offers the Payroll Plus accounts in USD & LBP tailored for employees who receive their salaries as incoming transfers from abroad or directly from their company's local Business Plus account funded by fresh funds. Payroll Plus account offers various features that were tailor-made to provide a smooth banking experience.

Open your account online via eBLOMapp, with instant access to a digital card for online and contactless payments. This hybrid solution also allows you to visit any of our branches whenever you need in person assistance.

#### USD Payroll Plus Account:

- Free Visa debit card that can be used for purchases and cash withdrawals locally and internationally (POS, ATM and online) up to the account balance with no restrictions. In addition to BLOM's ATM network, you can withdraw USD banknotes from IPN ATM's Network, subject to a fee (currently available on Byblos Bank and Fransabank ATM's network):
  - Frequent travelers can benefit from the Alumni Platinum card, offering airports lounges access and broad international benefits (Free instead of USD 125).
  - Non-frequent travelers can benefit from the Alumni Classic Visa card, providing valuable and relevant features
- Ability to withdraw the full salary in cash: USD 2,000 daily on ATM without any fees; if greater amount is needed to be withdrawn on the same day, then a fee of 8 per thousand will apply on the additional amount
- Free enrollment to BLOM Golden Points/Miles loyalty program where the account holder can accumulate 1 Golden Point/1 Mile for every USD 2 spent on his debit card
- Enjoy exclusive discounts and cashback offers when using your BLOM USD Card at participating merchants through the BLOM Gifts Program
- Internet and mobile banking with eBLOM
- Free SMS alerts via eBLOM
- Monthly account fees: USD 3 instead of 5

*\*Salary credited to this account is not subject to value dates.*

#### LBP Payroll Plus Account:

- Classic Visa debit card that can be used for purchases and cash withdrawals locally (POS, ATM and online) up to the account balance without any restrictions - \$25 at BDL rate (based on the exchange rate published on the electronic platform of the Central Bank of Lebanon) **(Optional)**
- Ability to withdraw the full salary in cash
- Free enrollment to BLOM Golden Points loyalty program where the account holder can accumulate 1 Golden Point for every LBP 2,000 spent on his debit card

- Enjoy exclusive discounts and cashback offers when using your BLOM LBP Card at participating merchants through the BLOM Gifts Program
- Internet and mobile banking with eBLOM
- Free SMS alerts via BLOM
- Monthly account fees: \$1 at BDL rate (based on the exchange rate published on the electronic platform of the Central Bank of Lebanon)

## Debit Cards

You can also upgrade the type of the debit card offered with the salary domiciliation, by selecting from the below range of cards to benefit from additional features such as access to airport lounges etc.

### Fresh USD Cards:

- | Visa                | Mastercard         |
|---------------------|--------------------|
| • Platinum: USD 125 | • Platinum: USD 75 |
| • Infinite: USD 250 | • World: USD 200   |

*\*Replacement fees for all cards is \$25*

### Fresh LBP Cards:

- Visa and Mastercard**
- Gold: USD 50
  - Platinum: USD 75

*\*\$ equivalent to BDL rate*



#### **Visa Card Transfer Service on eBLOM**

With Visa Card Transfer you can send and receive money through your BLOM Visa debit card to/from any Visa card locally and internationally by entering the card number or mobile number.

You will be also able to link your mobile number to your BLOM Visa card to receive money easily and securely, without having to share your card details.

*T&C's apply*



#### **Google Pay**

You can now add your card on Google Wallet to make payments using your Android mobile phone in Lebanon and around the world or when shopping online.

## Personal Loan against salary domiciliation

You can benefit from BLOM Bank's Personal Loan in Fresh USD or LBP that is coupled with flexible terms and hassle-free process.

|                            | Fresh USD                      | LBP  |
|----------------------------|--------------------------------|--|
| <b>Maximum Loan Amount</b> | 5 X salary<br>up to USD 20,000 | 5 - 7 X Salary<br>Maximum Amount up to LBP 450 Million |
| <b>Interest rate</b>       | 9% Flat<br>(APR: 18.51%)       | 17% Flat<br>(APR: 33%)                                 |
| <b>Loan Period</b>         | Up to 3 Years                  | Up to 3 Years  |
| <b>File Fees*</b>          | Fresh USD 100                  | Free   |

*\*Stamp fees For PL in USD: LBP 100,000 for each year of the loan period*

*Free Life Insurance on the loan's outstanding balance*

## Credit Cards against Salary Domiciliation

The BLOM Credit cards in Fresh USD and LBP offer the convenience of a revolving line of credit. You can choose to repay in 2 ways:

- Accumulate all purchases and repay the total amount of the spending before the 10th of the month interest free, benefiting from a 45-day grace period for POS transactions
- Settle a portion of your spending every month, starting from 5% for USD cards (with a minimum of USD 20) and 10% for LBP cards (with a minimum of LBP 2,000,000)

|                              | Fresh USD   | LBP  |
|------------------------------|---|--|
| <b>Credit Limit</b>          | 3 X salary<br>Maximum Amount up to USD<br>10,000  | 3 X Salary<br>Maximum Amount up to LBP<br>450,000,000  |
| <b>Interest rate</b>         | <b>Monthly:</b> <ul style="list-style-type: none"> <li>• POS: 1.75%</li> <li>• ATM: 2%</li> </ul> <b>Annual:</b> <ul style="list-style-type: none"> <li>• POS: 23.14%</li> <li>• ATM: 26.82%</li> </ul> | <b>Monthly:</b> <ul style="list-style-type: none"> <li>• POS: 2.5%</li> <li>• ATM: 2.5%</li> </ul> <b>Annual:</b> <ul style="list-style-type: none"> <li>• POS: 30%</li> <li>• ATM: 30%</li> </ul> |
| <b>Monthly Statement Fee</b> | \$5   | Free   |
| <b>Card Annual Fee</b>       | <ul style="list-style-type: none"> <li>• Platinum card: \$125</li> <li>• Classic card: \$50</li> </ul>  | Mastercard Platinum: \$10  |

- Free Life Insurance on the loan's outstanding balance.

## Salary Advance Payment – USD Payroll Account

You can request to benefit from a “Salary Advance” payment up to 100% of your monthly USD salary. Once approved, you will be able to withdraw the amount through any BLOM Bank ATM or pay with your BLOM card on POS and online in Lebanon and abroad.

**Monthly Interest rate:** 1.5%

## Car Loan in Fresh USD against salary domiciliation

Get in the driver's seat of the car you want with “Sayarati”, the car loan in Fresh USD offered by BLOM Bank.

| Maximum Loan Amount | Interest rate                          | Loan Period   | File Fees     |
|---------------------|--|---------------|---------------|
| USD 100,000         | <b>New Car:</b> 7% Flat (APR 13.87%)   | Up to 5 Years | Fresh USD 100 |
|                     | <b>Used Car:</b> 8% Flat (APR: 16.10%) |               |               |

**\*Stamp fees For PL in USD:** LBP 100,000 for each year of the loan period

- Free Life Insurance on the loan's outstanding balance

## Free Online Banking Platform /eBLOM

eBLOM is the key to a wide range of online banking services that grant you real-time access to your accounts, loans and cards from anywhere in the world; along with other unique features that are constantly updated.

### Get access to your account when you need it:

- Check or download statement of your accounts, cards and loans
- Transfer money from/to your own accounts at BLOM Bank and other BLOM accounts (including foreign exchange transactions: USD, LBP, EUR and GBP)
- Outgoing transfers to any local bank or international bank (fees and conditions apply)
- Check your account's IBAN and BLOM Bank's BIC code
- Customize each of your accounts by activating/deactivating the SMS Alerts service and setting thresholds and setting nicknames for easier management of the account

### Manage your cards whenever you want:

- Check your BLOM cards' available balance and the used amounts in the current month
- Check your BLOM cards' current monthly limits
- Check the unsettled payments on your credit cards
- Activate/deactivate the SMS Alerts service on your cards
- Set nicknames for your cards, hold and release your cards

### Check the tailor-made services at your convenience: (Fees and conditions apply)

- Transfer to any Visa Cardholder through Visa Card Transfer service
- Pay institutional and tuition bills
- eCash, withdraw cash from BLOM ATMs without a card
- eDeposit, deposit money to your account at BLOM ATMs without a card
- Settle Port of Beirut bills
- Recharge your Alfa/touch prepaid line
- Pay your Alfa/touch postpaid monthly bill
- Find the nearest BLOM Bank branch and ATM
- Get instant assistance with the Live Chat/Video Chat Support Service

## Branches and ATM Network

BLOM BANK has the widest foreign presence among Lebanese Banks, and is currently present in the following 8 countries: Lebanon, Jordan, UAE, France, UK, Switzerland, Qatar and Saudi Arabia. BLOM Bank has locally more than 156 ATMs, and our 75 local branches which operate from 8:30 AM till 12:30 PM from Monday till Friday, and are distributed as follows:

**North Region: 6      South Region: 5      Beirut Region: 26      Mount Lebanon Region: 33**  
**Bekaa Region: 3      Nabatieh Region: 1      Akkar Region: 1**

| Overseas presence: Country  | Number of branches |
|-----------------------------|--------------------|
| Jordan                      | 17 branches        |
| U.A.E (subsidiary)          | 2 branches         |
| Qatar (Corporate Bank)      | 1 branch           |
| France (subsidiary)         | 1 branch           |
| United Kingdom (subsidiary) | 1 branch           |
| Switzerland (subsidiary)    | 1 branch           |
| Saudi Arabia - BLOMINVEST   | 1 branch           |

For further information, please do not hesitate to contact our 24/7 Customer Service Center at 01/758000