

## PAYROLL PLUS ACCOUNT FEATURES

Open your account online via eBLOM app, 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.



- 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 Alumni Visa Classic card, providing valuable features
- Ability to withdraw USD 2,000 daily on ATM without any fees; if greater amount is needed to be withdrawn on the same day, then a fee of 8 per thousand will apply on the additional amount.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 online banking with eBLOM & Free SMS Alerts Service



• Visa Card Transfer Service on eBLOM: 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.
- Free enrollment to BLOM Golden Points/Miles loyalty program
- Account Monthly fees: USD accounts: \$3 instead of \$5, LBP accounts: \$1 at BDL rate

## FRESH LOANS AGAINST SALARY DOMICILIATION

USJ Permanent employees can apply at the nearest BLOM Bank branch or contact our call center on 01-758000 to benefit from the below:

### Salary Advance Payment – USD Payroll Account

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 %**

### Credit Cards

	Credit Limit	Interest rate	Card Annual Fee
USD	3 times the salary (Max. USD 10,000)	POS: 1.75% (APR: 23.14%) ATM: 2% (APR: 26.82%)	Platinum card: \$125 Classic card: \$50
LBP	3 times the salary (Max. LBP 450 Million)	POS & ATM: 2.5% (APR: 30%)	Master card Platinum \$10

### Personal Loan

	Loan Amount	Interest rate	Loan Period	File Fees
USD	5 times the salary (Max. USD 20,000)	9% Flat (APR: 18.51%)	Up to 3 Years	Fresh USD 100
LBP	5 – 7 times the salary (Max. LBP 450 Million)	17% Flat (APR: 33%)	Up to 3 Years	-

### Car Loan

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

For more details, please refer to BLOM Bank's detailed payroll offer

**BLOM Bank Network:** BLOM Bank is the largest bank in Lebanon, with an extensive network of 75 branches, and more than 156 ATMs. BLOM Bank provides a user-friendly mobile banking application **eBLOM** that caters a wide range of banking transactions, allowing you to optimize your overall banking experience.