

December 03, 2025

### Bank of Beirut Special Retail offer to UNIVERSITE SAINT JOSEPH DE BEYROUTH

Bank of Beirut s.a.l. is pleased to offer your esteemed Institution its competitive payroll & retail lending solutions specifically tailored to meet your community needs.

	BANK OF BEIRUT PAYROLL & RETAIL LENDING OFFER	
	Fresh USD Payroll	LBP Payroll
Account Charge	\$2 per Month Including Card Membership & SMS Notification	LBP 165,000 Per Month Including Card Membership & SMS Notification
Cash withdrawal commission	- Free of Charge Over ATM -4‰ Over Counter	- Free of Charge Over ATM - 4‰ Over Counter
Tuition Collection	USD Free of Charge	LBP Free of Charge
Institution Account Additional Benefits	Cash Deposits (deriving from Tuition Collection): Free of Charge over the counter Cash Withdrawal: 4‰ LBP & USD	

Retail Lending Offers	
Credit Cards	<p><b>Card Limit</b> 1 time salary – starting from USD1,000 as below:</p> <ul style="list-style-type: none"> <li>✓ From USD1,000 to USD1,999: Classic Credit card for <b>USD40 (i/o USD72)</b></li> <li>✓ From USD2,000 to USD4,999: Platinum Credit card for <b>USD60 (i/o USD84)</b></li> <li>✓ Starting USD5,000: Infinite Credit card for <b>USD90 (i/o USD144)</b></li> </ul> <p><b>Interest Rate:</b></p> <ul style="list-style-type: none"> <li>✓ POS: 1.75%</li> <li>✓ ATM: 2% on cash withdrawals</li> </ul>
Souyoula	<p><b>Limit</b> 1 time salary in the form of overdraft on the same Payroll account – starting from USD1,000 for permanent employees</p> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Letter signed by employer for salary's exclusivity payment at Bank of Beirut.</li> </ul>

<b>Personal Loan</b>	<b>Loan amount</b> Up to 5 times applicant's monthly salary with a ceiling limit of USD10,000 <b>Repayment Period</b> Up to 3 Years <b>Interest Rate</b> 15% Real + 2‰ Commission <b>File Fees</b> \$50
	<b>Conditions</b> <ul style="list-style-type: none"> <li>• Lebanese resident</li> <li>• Age between 20 and 64 years at age of loan settlement</li> <li>• Minimum Salary: USD1,000</li> <li>• Seniority 1 year, Cashing USD Fresh salary</li> <li>• Letter signed by employer for salary's exclusivity payment at Bank of Beirut</li> <li>• Life insurance to be paid by client</li> </ul>
<b>Car Loan</b>	<b>Loan amount</b> Up to USD 50,000 <b>Repayment Period</b> Up to 5 Years <b>Down Payment</b> 30% <b>Interest Rate</b> 8% Flat <b>File Fees</b> USD100
	<b>Conditions</b> <ul style="list-style-type: none"> <li>• Lebanese resident</li> <li>• Age between 20 and 64 years at age of loan settlement</li> <li>• Minimum Salary: USD1,000</li> <li>• Seniority 1 year, Cashing USD Fresh salary</li> <li>• Car and Life insurance paid by the client</li> <li>• Car Mortgage</li> <li>• Letter signed by employer for salary's exclusivity payment at Bank of Beirut.</li> </ul>
<b>Others</b>	<ul style="list-style-type: none"> <li>• Free Mobile and Internet Banking service</li> <li>• Fresh Saving Account with preferential Interest Rates</li> <li>• Privilege segments and special discounts</li> <li>• Competitive insurance offers (Medical, accident...)</li> </ul>

*Should you require any additional information please contact Horch Tabet Branch Manager Mrs. Gisele Hayek on 01-906851 or Head of Payroll Acquisition Unit Mr. Georges Kamle on 01-958128 or Business Coordinator Mrs. Gisèle Accari on 01-958064*



Georges W. AOUAD  
**Director**  
**Head of Consumer Banking Division**