

Université Saint-Joseph De Beyrouth USJ

BLOM Bank offers the Payroll Account in USD at very special conditions.

Get the possibility to open your account online via eBLOM app, with instant access to a digital card for online and contactless payments. You can also request a physical card for your purchases worldwide. This hybrid solution enables you to visit any of our branches whenever you need in-person assistance.

Scan QR code to join



USD Payroll Account

• Debit Card



Free USJ Visa Alumni card, can be used for purchases and cash withdrawals internationally and locally.

You can choose to upgrade your debit card for more features and benefits such as access to VIP Airport Lounges etc.

For more info visit: www.blomretail.com/cards

• Cash Withdrawal



Withdraw up to USD 2,000 a day free of charge using BLOM ATM network (156 ATMs).

If a greater amount is needed to be withdrawn on the same day a fee of 8 per thousand will apply on the additional amount.

Withdraw from IPN network (Byblos, Fransabank, Bankmed, Credit Libanais) subject to a fee of USD 1



• Loyalty Program – BLOM Golden Points

1 Golden Point/Mile for every USD 2 spent.



• Discounts and Offers – BLOM Gifts

Exclusive discounts and cashback offers at participating merchants.

For more info visit: www.blomretail.com/blom-gifts



• SMS Alerts

Free when activated via eBLOM



• Monthly Account Fees

USD 2

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

PERSONAL LOAN

Amount: Up to 5× salary maximum USD 20,000

Monthly Interest Rate: 9% Flat (APR: 18.51%)

Loan Period: Up to 3 years

CAR LOAN

Amount: Up to USD 100,000

Interest Rate: New Car: 7% Flat (APR 13.87%)
Used Car: 8% Flat (APR 16.10%)

Loan Period: Up to 5 years

Fees: File Fees: USD 100
Stamp Fees: LBP 100,000 for each year of the loan period

Life Insurance: Free life insurance on outstanding balance

CREDIT CARDS

- ✓ **Credit Limit:** Up to 3× salary maximum USD 10,000
- ✓ **Repayment:** Repay full amount by 10th of the month (45-day grace POS)
Settle a portion every month, starting from 5% (min USD 20)
- ✓ **Interest Rate (Monthly):** POS: 1.75% | ATM: 2%
- ✓ **Interest rate (Annual):** POS: 23.14% | ATM: 26.82%
- ✓ **Statement Fee:** USD 5/month
- ✓ **Card Annual Fee:** Platinum: USD 125
Classic: USD 50
- ✓ **Life Insurance:** Free life insurance on outstanding balance

ADVANCE ON SALARY

- ✓ **Amount:** Up to 100% of monthly USD salary
- ✓ **Monthly Interest Rate:** 1.75%
- ✓ **Access to Funds:** 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

DIGITAL SERVICES



- **Visa Card Transfer Service on eBLOM**

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**

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



- **Transfers on eBLOM**

Transfer money within your accounts or to other BLOM accounts (including foreign exchange transactions: USD, LBP, EUR and GBP).

Transfer locally and internationally to any other bank account (fees and conditions apply).

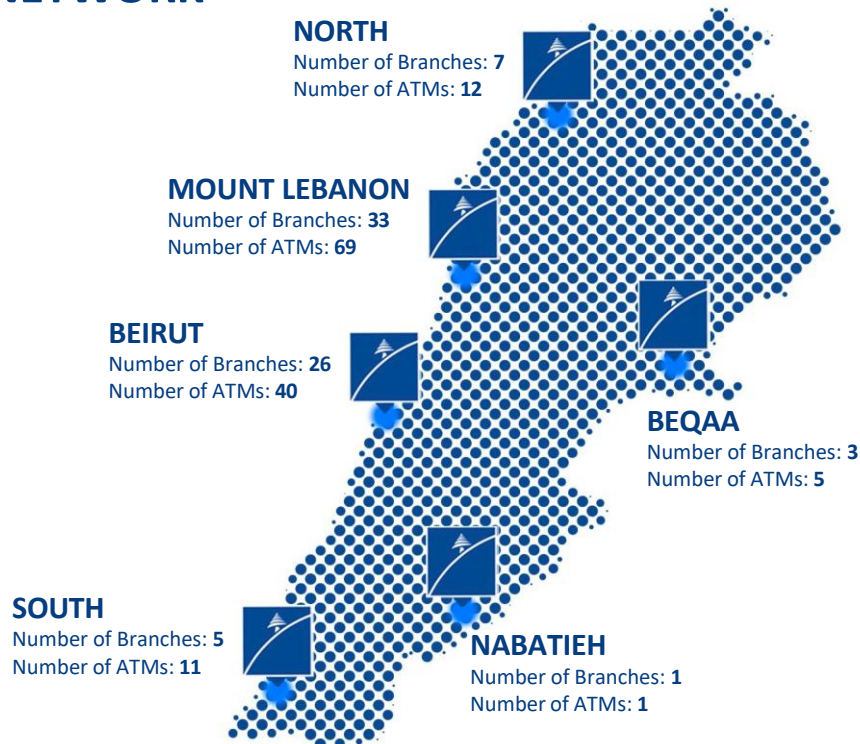


- **eCash / eDeposit**

Withdraw cash from BLOM ATMs without a card.

Deposit money to your account at BLOM ATMs without a card.

BLOM BANK NETWORK



Christine Wakim – Head of Business Development, Corporate Retail Solutions
Christine.wakim@blom.com.lb | 00961 3 108994