

## KEY FACT STATEMENT | APPLIANCES & ELECTRONICS

### Personal information

Minimum age	21 years
Maximum age at the time of application date	69 years and a half
Nationality / residency	Lebanese / resident If non-resident client should have a personal guarantor

	EMPLOYEE	SELF EMPLOYED
Minimum monthly income	USD 350	USD 350
Minimum years at current work	N/A	N/A
NSSF registration	Not required	Not required

### Loan information

Minimum loan amount	USD 200
Maximum loan amount	USD 90,000
Minimum loan period	6 Months
Maximum loan period	36 Months
Loan currency	USD
Penalty computation grace period in case of default	5 Days

### Interest rates , fees, and charges

Interest type	Fixed
Interest rate calculation	Flat yearly
Interest rate value	8.50%
Maximum monthly payment/ income	35% if the client does not have a housing loan 45% in case the client has a housing loan
Maximum global DBR	35% if the client does not have a housing loan 45% in case the client has a housing loan
File fees	N/A
Stamps fees	1.5/1000 of Gross Loan Amount
Early settlement fees	N/A
Late settlement fees	14% of monthly payment due amount
Commission	N/A

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### Guarantees required

Salary domiciliation	N/A
Personal guarantee	Not mandatory, on a case by case basis
Mortgage	N/A
Life insurance	Yes

### Insurance

Type of life insurance	Natural or accidental death
Life insurance coverage	100% of the Loan Amount up to USD 600,000* *Terms & Conditions applies
Life insurance fees	Paid by CFC
Insuring company	UFA and medgulf

### Required Documents

	EMPLOYEE	SELF EMPLOYED
<b>Pre-Approval Documents</b>	Copy of ID or valid passport	Copy of ID or valid passport
	Salary certificate or latest payroll	Bank statement for the last 3 months
	Proof of residence or utility bill	Proof of residence or utility bill
	Appliances & Electronics loan application + CDR	Company Commercial register and bylaws
		Appliances & Electronics loan application + CDR

	EMPLOYEE	SELF EMPLOYED
<b>Post-Approval Documents</b>	Individual application form	Individual application form
	Terms and conditions	Terms and conditions
	Bordereau	Bordereau
	Rights & Duties	Rights & Duties
	Key fact statement	Key fact statement