

KEY FACT STATEMENT | CREDIT CARD

Personal information

Minimum age	21 years	
Maximum age at the time of application date	69 years and a half	
Nationality / residency	Lebanese/ resident for more than one year	
	EMPLOYEE	SELF EMPLOYED
Minimum monthly income	USD 1,000	USD 1,000
Minimum years at current work	6 months	6 months
NSSF registration	Not required	Not required

Features

Credit limit	<ul style="list-style-type: none"> - Classic card: USD 500 – USD 2,450 - Titanium card: USD 2,500 – USD 14,950 - World card: USD 15,000 – no maximum limit
Grace period	Up to 47 days interest-free if the client settles the full balance
Minimum monthly payment	5% of the balance or USD 35 whichever is greater
Payment allocation	The amount settled is distributed to cover the due amounts as follows: first debit interest, second charges, third cash withdrawals and fourth purchases

Interest rates , fees and charges

Card Annual Fee	<ul style="list-style-type: none"> - Classic card (Main: \$60, Supplementary: \$40) - Titanium card (Main: \$100, Supplementary: \$70) - World Card (Main: \$175, Supplementary: \$100)
Cash Withdrawal fee	<ul style="list-style-type: none"> - At local ATMs: \$3 - At International ATMs: 1.5% with a minimum of \$5
Interest Charges	<ul style="list-style-type: none"> - Interest on POS transactions: 1.9%* per month (to be applied on the outstanding balance in case cardholders did not settle the full amount) - ATM Cash withdrawals: 2.1%* per month (to be applied from the ATM transaction date in addition to the ATM fee)
APR	22.8%* per year
Other Fees	<ul style="list-style-type: none"> - Management fee: \$2 (to be applied whenever there is a balance on the cardholder's account at closing date) - Late payment fee: \$10 - Bounced payment fee: \$15

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Guarantees

Salary domiciliation	Not applicable
Personal guarantee	Not applicable
Mortgage	Not applicable
Life insurance	Yes

Insurance

Type of life insurance	Natural or accidental death
Life insurance coverage	100% of the card limit up to USD 150,000* *terms & conditions apply
Life insurance fees	Paid by FNB Finance
Insuring company	Medgulf

Required documents

	EMPLOYEE	SELF EMPLOYED
Pre- approval documents	Copy ID or valid passport	Copy 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
	Credit Card application + CDR	Company commercial register and bylaws
		Credit Card application + CDR

	EMPLOYEE	SELF EMPLOYED
Post-Approval Documents	Individual application form	Individual application form
	E-statement form	E-statement form
	Rights & Duties	Rights & Duties
	Card mailer	Card mailer
	Key fact statement	Key fact statement

**APR may vary according to spending behavior.*

This information is accurate at time of printing. FNB Finance reserves the right to make changes, without prior notice, to the information contained in this document.