

KEY FACT STATEMENT | PERSONAL LOAN

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 If resident for less than one year client should have a personal guarantor If Non Resident client should have a personal guarantor

	EMPLOYEE	SELF EMPLOYED
Minimum monthly income	LBP 1,200,000	LBP 1,200,000
Minimum years at current work	6 months	6 months
NSSF registration	Not required	Not required

Loan information

Minimum loan amount	LBP 1,000,000
Maximum loan amount	LBP 10,000,000
Minimum loan period	6 Months
Maximum loan period	Private sector up to 36 Months Public Sector With Salary Domiciliation up to 36 Months
Loan currency	LBP
Penalty computation grace period in case of default payment	5 Days

Interest rates , fees, and charges

Interest type	Fixed
Interest rate calculation	Flat yearly
Interest rate value	7 % for both private and public sectors
Maximum monthly payment/ income	up to 35% if the client does not have a housing loan up to 45% in case the client has a housing loan
Maximum global DBR	up to 35% if the client does not have a housing loan up to 45% in case the client has a housing loan
File fees	Private and public sector LBP 100,000 for loan amount \leq LBP 5,000,000 & LBP 150,000 for Loan Amount $>$ LBP 5,000,000

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Stamps fees	1.5/1000 of Gross Loan Amount
Early settlement fees	Not applicable
Late settlement fees	14% on monthly payment due amount

Guarantees required

Salary domiciliation	Private sector not mandatory Public sector mandatory
Personal guarantee	Not mandatory, on a Case by Case Basis
Mortgage	Not mandatory, on a Case by Case Basis
Life insurance	Yes

Insurance

Type of life insurance	Natural or accidental death
Life insurance coverage	100% of the Loan Amount up to LBP 900,000,000* *Terms & Conditions apply
Life insurance fees	Paid by the customer
Insuring company	UFA

Required Documents

	EMPLOYEE	SELF EMPLOYED
Pre-Approval Documents	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
	Personal loan application + CDR	Company commercial register and bylaws
		Personal loan application + CDR

	EMPLOYEE	SELF EMPLOYED
Post-Approval Documents	Individual application form	Individual application form
	Terms and conditions	Terms and conditions
	Bordereau	Bordereau
	Rights & Duties	Rights & Duties
	Life insurance questionnaire	Life insurance questionnaire
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