



bcn

بنك الإئتماد الوطني ش.م.ل.
Banque de Crédit National S.A.L.

	Transaction Type	Commission/Value Date	BCN Clients
1	Cheques		
1.1	Managers cheque Issuance From Current Account		
	Lebanese Pound	Commission	LBP 7,500
	Foreign Currencies	Commission	\$5 or C/V
	For all currencies	Value Date	D-1
	Banker Draft Cancellation (original Returned)	Commission	Free
	Banker Draft Stop payment (Lost/ Stolen)	Commission	\$10+ \$5 (Swift Charges)
1.2	Certified Cheques		
	Lebanese Pound	Commission	LBP 7,500
	Foreign Currencies	Commission	\$5 or C/V
	For all currencies	Value Date	D-1
1.3	Collection of Cheques Withdrawn on Other Banks		
	LBP, Cleared in Beirut	Commission	LBP 1,000
		Value Date	D+3
	Foreign Currency, Cleared in Beirut	Commission	\$1 or C/V
		Value Date	D+4
	Cleared Outside Beirut	Commission	LBP 30,000 or C/V
	Foreign Currency, outside lebanon	Commission	Not Advisable - Case by Case
		Value Date	Not Advisable - Case by Case
	Banker Draft in Foreign Currency Outside Lebanon (Withdrawn on the Country of Currency)	Commission	Not Advisable - Case by Case
		Value Date	Not Advisable - Case by Case
1.4	Returned Cheques		
	LBP, through Clearing House	Commission	LBP 7,500
	Foreign Currencies, through Clearing House	Commission	\$5or C/V
	cheque Withdrawn on BCN and returned unpaid as "Insufficient Funds"	Commission	\$10 or C/V
	cheque Withdrawn on BCN and returned unpaid due to other reasons	Commission	\$ 5 or C/V
1.5	Cheque payment over the Counter		
	BCN Client (LBP &/Or USD)	Commission	Free
	Non-BCN Client (LBP)	Commission	Free
	Non-BCN Client (USD)	Commission	Free
1.6	Stop Payment of Cheques		
	Lebanese Pound	Commission	LBP 15,000
	Foreign Currencies	Commission	\$ 10 or C/V
	cheque withdrawn on Correspondent Outside Lebanon	Commission	Not Advisable - Case by Case
1.8	Issuance of Cheque Books		
	10 cheques per book	Commission	N/A
	25 cheques per book	Commission	LBP 15,000 or \$10
	Personalized cheques	Commission	1,000 cheques for LBP 120,000
2	Cash Transaction		
2.1	Cash Deposits		
	Lebanese Pound	Commission	Free
		Value Date	D+1
	In USD	Commission	1.5‰ for >USD 3,000
		Value Date	D+5
	In EURO	Commission	3.5‰ for > Euro 1,000
		Value Date	D+5

	Transaction Type	Commission/Value Date	BCN Clients
2.2	Cash Withdrawal		
	Lebanese Pound	Commission	Free
		Value Date	D-1
	Foreign Currencies	Commission	Free
		Value Date	D-1
2.3	Foreign Exchange Operations		
	Cash Withdrawal All currencies	Commission	Free
		Value Date	D-1
	Cash Deposit in USD	Commission	1.5‰ for > USD 3,000
		Value Date	D+5
	Cash Deposit In EURO	Commission	3.5‰ for > Euro 1,000
		Value Date	D+5
3	Maturity, Statement Fees / Opening/ Closure of Accounts		
3.1	Current Account		
	Lebanese pound	Commission	LBP 10,000 Semi-annually + LBP 3,000 Monthly
	Foreign Currency	Commission	USD 6.63 or C/V Semi-annually + USD 2 Monthly
3.2	Facilities/ Debtors Account		
	Lebanese pound	Commission	Statement Of Account LBP 10,000 and Account Fees LBP 10,000 per Month
	Foreign Currency	Commission	Statement Of Account USD 6.63 or C/V and Account Fees USD 7 or C/V per Month
3.3	Saving Sight		
	Lebanese pound	Commission	LBP7,500 Semi-annually
	Foreign Currency	Commission	\$5 or C/V Semi-annually
3.4	Term Saving Account		
	Lebanese pound	Commission	LBP4,500 per maturity
	Foreign Currency	Commission	\$3 or C/V per maturity
3.5	Deceased Client		
	Succession Settlement	Commission	\$250 per Client + 1‰, min \$50 per File
3.6	Account Closure per Account		
	Lebanese pound	Commission	LBP 7,500 per Account or C/V
	Foreign Currency	Commission	5\$ per Account or C/V
3.7	Capital Subscription Fee		
	Fees for Subscription and Increase of capital	Commission	3‰ Min LBP 50,000
4	Miscellaneous		
4.1	Other Transactions		
	Additional Official Statement of Account	Commission	USD 1 /Page
	Reissue of Lost Saving Book	Commission	\$15 or C/V
	Highest balance Commission	Commission	As Per Credit Committee
	Override Account	Commission	\$3 or C/V
	Overdue Direct Bill	Commission	USD 10.00 Flat
4.2	Authentication of Letters		

	Transaction Type	Commission/Value Date	BCN Clients
	Letter for Embassies	Commission	LBP 10,000
	Letter of Bank Reference	Commission	LBP 10,000
	Authentication of Signature	Commission	LBP 10,000
5	Bills		
5.1	Bills- Domiciliation		
	Creation of domiciliation// Salaries	Commission	LBP 5,000 or C/V
	Ogero domiciliation	Commission	LBP 5,000
	Electricite du Liban	Commission	LBP 5,000
	MTC	Commission	\$3
	Alfa	Commission	\$3
	Credit Card non BCN	Commission	LBP 5,000 or C/V
	Internet	Commission	LBP 5,000 or C/V
	Returned invoice or bill because insufficient balance	Commission	LBP 5,000 or \$ 3
5.2	Tax Payment		
	Payment of Mecanique and Taxes	Commission	LBP 5,000
6	Transfers		
6.1	Transfers Account to Account		
	Same Client and Same Currency	Value Date	Same Day
	Same Currency, Different ID	Value Date	Debit: D-1// Credit D+1
	Different Currencies	Commission	Free
		Value Date	Debit: D-1// Credit D+2
6.2	Inward Transfers (Outside and Inside Lebanon)		
	LBP, Credit Account	Commission	LBP 7,500
		Value Date	Credit D+1
	Foreign Currency, Credit Account	Commission	\$8 or C/V
		Value Date	Credit D+2
6.3	Outward Transfer		
	LBP, in Lebanon (In case of shared charges)	Commission	LBP 15,000
		Value Date	Debit: D-1// Credit D+2
	USD, in Lebanon(In case of shared charges)	Commission	\$ 10 or C/V
		Value Date	Debit: D-1// Credit D+2
	Euro, in Lebanon(In case of shared charges)	Commission	C/V of \$ 10
		Value Date	Debit: D-1// Credit D+2
	Inside Lebanon (In case of OUR charges)	Commission	C/V of \$ 30
		Value Date	Debit: D-1// Credit D+2
	USD, Outside Lebanon(In case of shared charges)	Commission	\$ 30 or C/V
		Value Date	Debit: D-1// Credit D+2
	Euro Outside Lebanon(In case of shared charges)	Commission	C/V or \$ 30
		Value Date	Debit: D-1// Credit D+2
	Outside Lebanon (In case of OUR charges)	Commission	C/V or \$ 50
		Value Date	Debit: D-1// Credit D+2
	Returned Outward Transfer (Inside/Outside Lebanon) (Plus Correspondent Charges)	Commission	C/V or \$ 8
		Value Date	Credit D+1
7	Letter of Credit/ Letter of Guanrantee		
7.1	Credit Documentation: Import		
	Opening Credit	Commission	3‰ minimum 100 USD /Per Quarter
	Amendment- (Change in Amount)	Commission	3‰ on incremental change of amount + 75\$ (Flat)+25\$ swift charges
	Amendment- (No Amount)	Commission	\$75 (flat) + \$25 Swift Charges
	Acceptance	Commission	3% per year
	Cancellation	Commission	\$100 (flat)
7.2	Credit Documentation: Export		

	Transaction Type	Commission/Value Date	BCN Clients
	Advising	Commission	1,5 ‰ minimum \$ 100 /Per Quarter
	Courrier and Swift	Commission	\$100 (flat)
	Payment Commission	Commission	1‰ minimum \$ 100
7.3	Credit Documentation: Export		
	Notification	Commission	Minimum \$ 100 or C/V (depending on the Credit Committee)
	Confirmation	Commission	Minimum \$ 100 or C/V (depending on the Credit Committee)
	Prorogation- Change in Amount	Commission	Minimum \$ 100 or C/V (depending on the Credit Committee)
	Modification	Commission	\$ 50 or C/V
	Credit Transfer	Commission	Minimum \$ 50 or C/V (depending on the Credit Committee)
	Payment	Commission	Minimum \$ 50 or C/V (depending on the Credit Committee)
	Commission on Acceptance or Engagment for Differ payment	Commission	Minimum \$ 50 or C/V (depending on the Credit Committee)
7.4	Guaranties		
	Acception of Financial guarantee or Aval	Commission	0.75% quarterly ,Min \$100 or c/v
	Bid Bond	Commission	0.75% quarterly, Min \$ 100 or c/v
	Performance Bond	Commission	3% yearly, Min \$ 100 or c/v
	Issuance of Maritime L/G for L/C 100% provisions	Commission	\$ 50 or C/V
	Issuance of Maritime L/G for collections 100% provisions	Commission	Minimum \$ 50 or C/V (depending on the Credit Committee)
8	Credit Files Commission		
	Commission on Opening a new credit file (Commercial)	Commission	1‰ Yearly Minimum \$ 100 or C/V
	Annual Fee on Credit file renewal	Commission	Same As opening
	Guarantee on Granted but not used facilities	Fee	2‰ quarterly
9	Safe Box		
9.1	Safe Box Location		
	Small Format (270 cm2)	Fees	\$ 200/year
	Average Format (337.5 cm2)	Fees	\$ 300/year
	Grand Format (675 cm2)	Fees	\$ 400/year
	Deposit for the Return of the Key	Fees	\$300
	Fees for opening Safe Box without Key	Fees	\$250
10	Securities		
10.1	Shares Operations		
	Right of Custody	Commission	0.5‰, Min. \$5 /Month
	Coupon/Dividend	Commission	Depending on Stock Exchange Reglementation
	Shares Order	Commission	4‰ Minimum \$ 20
11	Communication		
11.1	Swift Charges		
	Amendments, discrepancies, Negotiation	Commission	\$25 Flat
	Issuance of LC	Commission	\$25 Flat
	Investigation (Transfers, L/Cs, L/Gs..)	Commission	\$25 Flat
12	Dormant accounts		
	Charges	Commission	\$ 2 or C/V /Month
13	Certificate Of Deposit (COD)		
13.1	COD Issuance / Cancellation		
	BCN COD Issuance	Commission	LBP 15,000
	BCN COD Cancellation (Plus Banque De L'Habitat Commission LBP 50,000)	Commission	LBP 20,000