

## 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	
	<b>EMPLOYEE</b>	<b>SELF EMPLOYED</b>
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"> <li>- Classic card: USD 500 – USD 2,450</li> <li>- Titanium card: USD 2,500 – USD 14,950</li> <li>- World card: USD 15,000 – no maximum limit</li> </ul>
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"> <li>- Classic card (Main: \$60, Supplementary: \$40)</li> <li>- Titanium card (Main: \$100, Supplementary: \$70)</li> <li>- World Card (Main: \$175, Supplementary: \$100)</li> </ul>
Cash Withdrawal fee	<ul style="list-style-type: none"> <li>- <b>At local ATMs:</b> \$3</li> <li>- <b>At International ATMs:</b> 1.5% with a minimum of \$5</li> </ul>
Interest Charges	<ul style="list-style-type: none"> <li>- <b>Interest on POS transactions:</b> 1.9%* per month (to be applied on the outstanding balance in case cardholders did not settle the full amount)</li> <li>- <b>ATM Cash withdrawals:</b> 2.1%* per month (to be applied from the ATM transaction date in addition to the ATM fee)</li> </ul>
APR	22.8%* per year
Other Fees	<ul style="list-style-type: none"> <li>- <b>Management fee:</b> \$2 (to be applied whenever there is a balance on the cardholder's account at closing date)</li> <li>- <b>Late payment fee:</b> \$10</li> <li>- <b>Bounced payment fee:</b> \$15</li> </ul>

## KEY FACT STATEMENT | CREDIT CARD

### 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 CFC
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. CFC reserves the right to make changes, without prior notice, to the information contained in this document.*