

All fees, charges, and other terms and conditions outlined below are subject to change at any time at O Finance's sole discretion. Additional fees and charges may apply to specific products or services and will be disclosed to the customer prior to execution.

All fees and charges outlined below are in fresh US\$*.

Loan File Fees

Personal Assistance Loan: USD 100

Personal Loan to Self-Employed /Professionals: USD 100

Vehicle Finance - New Car: USD 100

Vehicle Finance - Used Car: USD 100

Tuition Loan: USD 100

In-Store financing: USD 100

Advance on Salary: USD 50

Loan Stamps

Stamp Charges:

- Loan agreement: LBP 100,000 per year
- Personal guarantee form: LBP 200,000 (one-time)
- Repayment schedule: 1.5‰ of the gross loan amount
- Promissory note: 1.5‰ of the gross loan amount

Penalties and Late Fees

Prepayment / Early Settlement Fee (not applicable for TOP-UPS): 2% of outstanding gross loan amount

Rescheduling Fee: Same as for new loan

Late payment fee: Late interest is applied on overdue amounts after a 5-day grace period, accruing from the day following the installment due date until full settlement, subject to a minimum charge of USD 1 per overdue day.

*"Fresh US\$" means United States Dollars (USD) consisting of (i) physical banknotes, (ii) incoming international wire transfers of USD from outside Lebanon, or (iii) funds credited to a newly opened account for the receipt of such USD.