



## Applicant Eligibility

- Minimum Age:** 19 years at the time of application  
**Maximum Age at Loan Maturity:** 64 years  
**Nationality:** Lebanese  
**Residency:**
- Resident in Lebanon
  - Expatriate (valid residency and work permit required)

## Employment & Income Requirements

- Minimum Monthly Income:** USD 800 (fresh US\$)  
**Minimum Employment Length:**
- Employed Applicant: Minimum 1.5 years of employment
  - Self-Employed / Professional: Minimum 2 years in business/profession

## Loan Details

- Minimum Loan Amount:** USD 5,000  
**Maximum Loan Amount:** Up to USD 30,000  
**Minimum Loan Term:** 12 months  
**Maximum Loan Term:** Up to 48 months  
**Minimum Down Payment:** 40% of the vehicle purchase price for new and used cars (excluding registration fees)  
**Loan Currency:** USD (fresh US\$)\*  
**Type of Vehicle:**
- Private vehicles only**
- New Cars: 0 mileage
  - Used Cars: Maximum age of 7 years
- Interest Type:** Fixed  
**Interest Rate Calculation:** Flat  
**Interest Rate:**
- New Car: 7%
  - Used Car: 8%
- Debt Burden Ratio (DBR):**
- Up to 35% of monthly income
  - Up to 45% including housing loans

## Fees & Charges

- Application/File Fee:** USD 100 (fresh US\$)  
Fixed, one-time, non-refundable  
**Stamps 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
- Early Settlement Fee:** 2% of the outstanding gross loan amount  
**Late Payment Charges:**
- USD 10 (fresh US\$) for each overdue installment
  - Late interest applied from the due date until full settlement
- Grace Period for Late Payment:** 5 consecutive days before late payment penalties apply

## Guarantees

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|--|---|--|
| <b>Minimum Guarantees Required:</b>  |   | <b>Additional Guarantees (Case by Case):</b>   |
| <ul style="list-style-type: none"><li>- Car Insurance:</li><li>- All Risk coverage over the full loan period</li><li>- Yearly compulsory bodily injury insurance</li></ul> | <ul style="list-style-type: none"><li>- Life Insurance</li><li>- Car Pledge</li></ul> | <ul style="list-style-type: none"><li>- Personal Guarantee</li><li>- Salary Domiciliation</li><li>- Other guarantees as deemed necessary</li></ul> |

\*"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.

## Customer Acknowledgment

I hereby acknowledge and confirm that I have read this Key Facts Statement and fully understand the information provided herein and that I consent and agree to be legally bound by it.

Customer Full Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_