

EXCLUSIVE to members of **LEADERSCLUB**

To obtain the full report please contact clubmanager@leadersclub.com.lb

FRESH Accounts

Fees, limits, and cards

January 2024

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Fresh Accounts									
Bank /Name of account	Service fees	Debit Card fees	Debit card limits (Local / International)	Commission on fresh cash			Check book		Credit card for fresh funds
				Deposit	Withdrawal	Transfer	Fees	Commission	
AM Bank	Open bank fee \$100 \$5 Monthly	Check card fee \$21 month (\$ can be used locally and internationally with card \$0.000- \$10,000)	Account with debit card limit \$10,000/month used for online purchases	Over the counter 1%	ATM/Over the counter 1%	\$10	\$10 one time	Deposit 1%, Cash out 1%	Prepaid credit card with no limit on cards. Maximum Local and International \$10/year. \$100/year with more benefits including and other insurance.
Arab Bank Arabi Fresh Funds Account	\$100 bank account	Check card fee Local transactions with zero fees	Local \$1,000/day \$10,000/month	ATM/Over the counter fee free	ATM 1.25% Over the counter 1.25%	Outgoing 1.25% max \$10 including bank fee Incoming \$10	\$10 one time	No fees	No specific credit card. Customers can request any credit card to be used locally only.
Bank Audi Personal External Account	\$10/month	\$10/month \$1 one	\$1,000/day and \$10,000/month	ATM 2% max \$1 Over the counter +\$1,000 \$1 +\$1,000 2%	ATM 2% max \$1 Over the counter 2% max \$1	Outgoing \$10 +2% max \$100 - max \$1000 Incoming +\$100 \$1 \$100-\$1,000 \$10 +\$1,000-\$10,000 \$10 +\$10,000 \$20	\$10 one time	Deposit 2%, Cash out 1%	Online card \$10/year up to \$100/year
Bank of Beirut Fresh Funds Account	\$10/month	Fresh Funds Card Card fee \$10/month \$1 bank	\$10,000/day or more \$10,000/month	ATM/Over the counter 1%	ATM/Over the counter 1%	1.25%	10 Checks \$10 20 Checks \$20	Deposit 1%, Cash out 1%	No specific credit card. Customers can request any credit card to be used internationally.
BEMO Bank Fresh Funds Account	Variable depending on the type of account and movements	Free Pre funded card with 2% fee per reloading & \$10/month for statement & SMS fee	ATM \$1,000/day \$10,000/month Cash \$10,000/month \$1,000 every 30 days	Over the counter +\$1000 No fee +\$1,000 \$10	ATM Local Lebanon \$1 fee +1.25% Over the counter +\$1000 \$1 +\$1,000 \$10 +\$1,000 2% - \$10	Outgoing +\$100,000 1.25% Local \$10 - Online \$1 Account +\$10,000 \$10 +\$10,000 1.25% max \$10 max +\$1,000 Incoming Local \$10 Account +\$1,000 \$10 +\$10,000 \$10 +\$10,000 \$10 +\$10,000 \$10	\$10	Deposit \$1 Cash out +\$1000 \$1 \$1000-\$1,000 \$1 +\$1,000 2%	Depending on the amount frozen - should freeze the same amount to be used with credit card

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BankMed	\$10/month	Free debit card for first year then \$10/month	Local: \$10,000/month International: \$10,000/month	ATM No fees Over the counter Same day cash: 0.5% 1 day value date: No fees	ATM \$2.75 Over the counter 1%	Outgoing: 0.5% Incoming: 0.5%	20 Checks \$10	Deposit 1% Cash out 1%	No specific credit card. Checks have the option to deposit Fresh USD through ATM and increase their funds through the debit card in order to use it internationally.
Banque Libano-Française Fresh Account	\$10/month	One \$10/year Platinum \$10/year including 200 fees	Local One Card ATM \$1.00/transaction \$10,000/month POS: \$10,000 International Platinum Card ATM \$1.00/transaction \$10,000/month POS: \$10,000 International International One Card ATM \$1.00/transaction \$10,000/month POS: \$10,000 International Platinum Card ATM \$1.00/transaction \$10,000/month POS: \$10,000 International	ATM No fees Over the counter \$1,000-\$10,000: 2% \$10,000-\$50,000: 2% \$50,000-\$100,000: 2% \$100,000+: 1%	ATM Over the counter \$1,000: No fees \$1,000-\$10,000: 2% \$10,000+: 1%	Outgoing (The min. and max. fee depending on the mode of payment): \$1,000: \$40-\$60 \$1,000-\$10,000: \$70-\$80 \$10,000-\$50,000: \$70-\$80 \$50,000-\$100,000: \$70-\$80 + correspondent bank fees Incoming \$1,000: \$5 \$1,000-\$10,000: \$10 \$10,000: \$20	10 Checks \$10 LBP 12,100,000	Deposit \$1 LBP 12,100,000 Cash out 1.5% 1% min. \$1 LBP No fees	One \$10/year One \$10/year Platinum \$10/year including 200 fees
BBAC Fresh USD	\$10/month \$10 association	\$5 (One time fee \$5 card setup)	\$10,000 \$10,000/month	ATM Over the counter No fees	ATM Over the counter 1%	Outgoing/Incoming \$10	No Check books	Cash by card: additional 1.5%	

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				Deposit	Withdrawal	Transfer	Fees	Commission	
BLC Bank	Withdrawals	Maximum Debit Card \$100 up to \$200,000/Year	Local \$1,000/day \$1,000/week \$1,000/month Global \$1,000/day \$1,000/week up to \$1000 International \$1,000/day \$1,000/week up to \$1000	ATM Withdrawal fee Monthly +1000 for fees +1000 2.5%	ATM Withdrawal fee Cash service fee Commission 2.5% No fees on any international amount Interest default rate 10% (10% LBR 20%) + 1% commission on highest debt Interest Over the counter 2%	Debiting 2000000 Monthly 2000000 over 2000000	\$20	Deposit 1.7% Cash out 2%	In the process to be launched
BLOM Bank	Withdrawals	Free Debit Card Classics or Visa Gold Card	Local International \$1,000/month up to \$10,000/month Depending on amount/year	ATM +1,000 for fees +1,000 2% Over the counter +1,000 2% +1,000 2%	ATM +1,000 for fees +1,000 2% Over the counter 2% over 20	Debiting +1,000 2% +1,000 2% Monthly Deposits are restricted to international banking transfer or cash deposits in branch	No Check books		National card additional for credit card use internationally Customers can apply for prepaid cards which can be loaded and used internationally
Byblos Bank Fresh Account	Withdrawals	1000 Fresh Debit card for 20months	\$1,000 up to \$1,000/day	ATM 2% Over the counter 2%	ATM 2% Over the counter 2%	Debiting +1,000 2% +1,000 2% \$100,000-200,000 2% +1,000 2% +1,000 2% Monthly +1000 for fees +1000 2%	20 Checks \$10 20 Checks \$20	Deposit 2% Cash out 1% over 20	1000 Fresh Pattern 10000 2000 annual fee

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Cedrus Bank Fresh Dollar	\$0/month	\$0/month	\$5,000/day or less	ATM/Over the counter 1% fee	ATM/Over the counter 1%	Variable depending on amount	\$10	Cash 1% Check 1%	None
Credit Libanais Fresh Money Account	\$0/month	Debit card fee \$1 or \$10/month (Over \$500 for 3 months free \$1/month)	Local: International (Over the limit) Prepaid Card \$5,000/day Bank Card \$10,000/day	ATM fee free Over the counter 1%	ATM 1% Over the counter 1%	Depositing Local: \$1-\$100 \$0 \$100-\$1,000 \$0.50 \$1,000-\$5,000 \$1 Over \$5,000 \$1.50 International: \$1-\$100 \$10 \$100-\$1,000 \$15 \$1,000-\$5,000 \$20 Over \$5,000 \$25 Withdrawing Local: \$1-\$100 \$0 \$100-\$1,000 \$0.50 \$1,000-\$5,000 \$1 Over \$5,000 \$1.50 International: \$1-\$100 \$10 \$100-\$1,000 \$15 \$1,000-\$5,000 \$20 Over \$5,000 \$25	10 Checks \$10	Deposit \$1 Check 1% or 2%	International credit can be added to any credit card whereby the amount needed to withdraw internationally to be deposited into the card as Fresh USD
Creditbank Fresh USD	\$0/month	\$2,000	\$20,000	ATM/Over the counter 1%	ATM/Over the counter 1%	Depositing Local \$1-\$5 International \$1-\$5 min. \$20 Withdrawing Local \$1-\$5 International \$10	10 Checks \$10 25 Checks \$15	\$1-\$3	Free Signature \$100 Master/Visa Card \$100
FNB Fresh Dollar	\$0/month	\$0/month	\$10,000 \$5,000/month	ATM/Over the counter 1% fee	ATM/Over the counter 1%	\$100	\$20	Deposit 1% Cash 1%	The funded cards will be free. Can withdraw the amount deposited

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Fransabank Fresh USD	\$10/month current \$10/month saving	\$10/year	International \$50/year	ATM/Over the counter 1.5%	Over the counter 1.5%	Outgoing 1.5% Incoming \$10	\$20	Cash out \$40	None
IBL Bank Fresh USD	\$1	\$2.5	No limit	ATM/Over the counter 1%	ATM/Over the counter 1%	Outgoing 1% min. \$10 Cash out \$10 Incoming 1% min. \$10	\$20	Deposit 1% Cash out 1%	Min. \$1,000 international transfer to debit card
Lebanon and Gulf Bank Fresh USD	\$10/month - fee	\$10/month	Local \$1,000/day on ATM and cash	Over the counter 1.5%	ATM \$10/day without commission Over the counter 1.5%	Outgoing \$10-\$100 Cash out / Fee of \$10 \$1 Incoming 1% min. \$10 cash \$100	10 Checks \$1 20 Checks \$10	Deposit \$10 Cash out 1%	\$100/year
Lebanese Swiss Bank Fresh USD	Fresh \$10/month Saving Fee \$100 / Fresh Fresh \$10/month Monthly Fee \$1	Account / Replacement fee \$10 \$10/month \$100 cash \$1	No limit	ATM/Over the counter 1.5-2.0% 1%	ATM/Over the counter 1-2.0% 2%	Outgoing Local \$10 + \$10 Cash fee + \$10 Cash fee + \$10 Cash fee Incoming + \$10 Cash fee + \$10 Cash fee + \$10 Cash fee	10 Checks \$10 20 Checks \$20	Deposit \$10 Cash out 1%	None
SGBL Fresh USD	\$10	Free	Local / International \$1,000/day on ATM \$10,000/month depending on amounts	Over the counter No fee	Over the counter \$10,000 1% + \$10,000 1.2%	Outgoing 1% Incoming \$10	\$20	Cash out \$1.5	None