



## KEY FACT STATEMENT | CREDIT CARD

### Personal Information

Minimum age	21 years
Maximum age at the time of application date	70 Years
Nationality / Residency	Lebanese / Resident for more than one year
	<b>Employee or Self - Employed</b>
Minimum monthly income	LBP 5,000,000
Minimum period at current Work	6 months

### Features

Credit limit	VISA Gold card: LBP 5,000,000 – LBP 100,000,000
Grace Period	Up to 47 days interest free if the client settles the full balance
Minimum monthly payment	5% of the balance or LBP 200,000 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 forth purchases

### Interest rates, Fees and Charges

Card annual fees	VISA Gold Card (main and supplementary: LBP 3,000,000)
Interest charges	<ul style="list-style-type: none"><li>- <b>Interest on POS transactions:</b> 3%* per month (to be applied on the outstanding balance in case cardholders did not settle the full amount)</li><li>- <b>Interest on Cash withdrawals:</b> 3%* per month (to be applied from the ATM transaction date in addition to the ATM fee)</li></ul>
APR	36%* per year
Other fees	<ul style="list-style-type: none"><li>- <b>Management fee:</b> LBP 200,000 (to be applied whenever there is a balance on the cardholders account at closing date)</li><li>- <b>Late payment fee:</b> LBP 150,000</li><li>- <b>Bounced payment fee:</b> LBP 200,000</li><li>- <b>Replacement/Re-issue:</b> LBP 3,000,000</li><li>- <b>Pin Re-issue:</b> LBP 100,000</li></ul>



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## Required Documents

	EMPLOYEE	SELF EMPLOYED
<b>Pre-Approval Documents</b>	Copy of ID or valid passport	Copy of ID or valid passport
	Salary certificate or latest Payroll and a bank statement for the past 12 months	Bank statement for the past 12 months
	Proof of residence or utility bill	Proof of residence or utility bill
	Credit card application + CDR	Credit card application + CDR

	EMPLOYEE	SELF EMPLOYED
<b>Post -Approval Documents</b>	Individual application form	Individual application form
	E- statement form	E- statement form
	Card Mailer	Card Mailer
	Rights & Duties	Rights & Duties
	Key fact statement	Key fact statement

\*APR may vary according to spending behavior.

This information is accurate at time of printing. Capital Finance Company SAL reserves the right to make changes, without prior notice, to the information contained in this document

This product suits my needs, requirements and financial capabilities after taking notice of all its specifications, features, and the risk that result and/or might result from signing this document.

Name: .....

Date: .....

Signature: .....