

FRESH Accounts

Comparison of fees,
limits, and cards

December 14 2021

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Bank	Service fees	Card fees	Commission on fresh cash			Credit card for fresh funds
			Deposit	Withdrawal	Transfer	
AM Bank	One time fee: \$30; \$5 or \$8/month	Debit card for \$1/month	ATM: N/AP Over the counter: None	ATM: 10‰ Over the counter: 10‰	Outgoing: 2‰ min. \$30 + \$20 SWIFT Incoming: \$20	None. One time fee upon account opening \$30
Arab Bank	\$15 Semi-annually	Debit card for local transactions	ATM: None Over the counter: None	ATM: 1.25% Over the counter: 1.25%	Outgoing: 1.25% min. \$50 (including SWIFT charges) Incoming: \$10	No specific credit card granted for Fresh Funds accountholders. Customers can request any credit card with zero limit to be used internationally
Bank Audi	\$3/ month	Debit card for \$1/month + (\$1 SMS fee per month)	ATM: None Over the counter: 2‰ for amounts >\$1,000	ATM: None Over the counter: <\$1,000: \$2 >\$1,000: 5‰	Outgoing: \$15 + 2‰ min. \$30 Incoming: 0-\$500: \$5 \$501-\$3,000: \$10 \$3,001-\$10,000: \$15	No credit cards granted for fresh accountholders. Current credit cardholders can deposit fresh USD into the card to be used abroad
Bank of Beirut	\$4/ month	Free debit card + (Free SMS for first 6-month then \$1/month)	ATM / Over the counter: 4‰	ATM / Over the counter: <\$1,000: 7‰ >\$1,000: 10‰	Outgoing: <\$200,000: \$60 >\$200,000: \$215 Incoming: <\$10,000: \$20 \$10,000-\$100,000: \$25 \$100,000-\$500,000: \$50	No new credit card for Fresh accountholders (Optional cash collateral for credit card use internationally)
BEMO Bank	Variable depending on the type of account and movements	Free Pre-funded card with 5% fees per reloading & \$2/month for statement & SMS fee	ATM: N/AP Over the counter: <\$2,000: None \$2,000 - \$100,000: 1.5‰ \$100,000 - \$500,000: 2‰	ATM: N/AP Over the counter: <\$2,000: None \$2,000 - \$100,000: 5‰ \$100,000 - \$500,000: 6‰	Outgoing: <\$100,000: 0.5‰ Incoming: <\$2,000: \$10 \$2,000 - \$50,000: \$15	None
BankMed	\$5/ month	Free debit card for first year then \$1 per month	ATM: None Over the counter: Same Day VD: 2 ‰ 3 days VD: None VD: Value date	ATM: <\$1,000: None >\$1,000 over the counter Over the counter: <\$1,000: None >\$1,000: 5‰	Outgoing: Min. \$40 Incoming: Min. \$20	No new credit card for Fresh accountholders. Clients have the option to deposit Fresh USD through ATMs and increase their limits through the call center in order to use it internationally
Banque Libano-Française	\$5/ month	Debit card for \$30/year	ATM / Over the counter: <\$1,000: None \$1,000 to \$10,000: 2‰ \$10,000 to \$50,000: 3‰ \$50,000 to \$100,000: 5‰ >\$100,000: 1%	ATM / Over the counter: <\$1,000: None \$1,000 to \$10,000: 5‰ >\$10,000: 1%	Outgoing: <\$3,000: \$62 >\$3,000: \$75 Incoming: <\$1,000: \$5 >\$1,000: \$15	No credit cards available for Fresh Accountholders

Bank	Service fees	Card fees	Commission on fresh cash			Credit card for fresh funds
			Deposit	Withdrawal	Transfer	
BML Bank	\$5/month	Classic debit card for \$50/year & \$100 for Platinum card upon client request + (\$3 monthly fees)	ATM: N/AP Over the counter: 1‰	ATM: N/AP Over the counter: 1.50‰	Outgoing: min. \$45 + 0.5% Incoming: \$10	None
BBAC	\$5/ month	Classic card for \$5/month Platinum card for \$10/ month	ATM: None Over the counter: 5‰	ATM: N/AP Over the counter: 5‰	Outgoing: \$30 Incoming: \$10	None
BLC Bank	\$4/ month	Platinum debit card for \$15 (one time fee till card expiry)	ATM / Over the counter: <\$500: None >\$500: 2.5‰	ATM: N/AP Over the counter: 8‰	Outgoing: \$35 + 8‰ Incoming: \$4 - \$30	In the process to be launched. Details below attached*
BLOM Bank	\$2/ month + \$7 (semi-annual)	Free Platinum debit card	ATM / Over the counter: <\$1,000: None >\$1,000: 8‰	ATM / Over the counter: <\$1,000: None >\$1,000: 7‰	Outgoing: <\$10,000: \$30 >\$10,000: \$50 Incoming: \$5 - \$15	None. Optional cash collateral for credit card use internationally. Customers can apply for prepaid cards which can be loaded and used internationally
Byblos Bank	\$3/ month	Debit card for \$2 per month	ATM: None Over the counter: 2.5‰	ATM / Over the counter: <\$10,000: 7‰ >\$10,000: 1%	Outgoing: \$30 - \$50 Incoming: \$10	None. Credit card holders cannot use their credit cards abroad
Cedrus Bank	\$3/month	International debit card for \$1/month + \$1 SMS fees per month	ATM: N/AP Over the counter: None	ATM: N/AP Over the counter: 5‰	Outgoing: 5‰ + \$30 Incoming: \$6.5 - \$15	None
Credit Libanais	\$10/ month	Debit card for \$3 or \$10 per month + (free SMS for 3-month then \$1/month)	ATM / Over the counter: None	ATM / Over the counter: 10‰	Outgoing: 1‰ min. \$80 Incoming: \$20 + Transfer charge	International wallet can be added to any credit card whereby the amount needed to withdraw internationally to be deposited into the card as Fresh USD
Creditbank	Free	N/AP	N/AP ATM: N/AP Over the counter: >\$1,000: 1%	ATM: N/AP Over the counter: 1%	Outgoing: \$35 + \$20 SWIFT Incoming: \$10	None
Emirates Lebanon Bank	\$3 to \$5/month	N/AP	ATM: N/AP Over the counter: None	ATM: N/AP Over the counter: 5‰	Outgoing: Starting \$30 Incoming: \$10	None
FNB	Free	Pre-funded card for \$75/year	ATM: N/AP Over the counter: 7‰	ATM: N/AP Over the counter: 3%	Outgoing: 1% + \$100 Incoming: \$20 - \$30	None

Bank	Service fees	Card fees	Commission on fresh cash			Credit card for fresh funds
			Deposit	Withdrawal	Transfer	
Fransabank	\$5/ month	Fresh money debit card for \$30/year	ATM: N/AP Over the counter: 8‰	ATM: N/AP Over the counter: 8‰	Outgoing: \$50 Incoming: \$10	None
IBL Bank	Free	Pre-funded card for \$350/year (upon request)	ATM: N/AP Over the counter: 1‰	ATM: N/AP Over the counter: 1%	Outgoing: Min. \$70 Incoming: 1‰ minimum \$15	None
Lebanon and Gulf Bank	Variable depending on the type of account and movements	Debit card for \$3/month + (\$1 SMS fee per month)	ATM: N/AP Over the counter: 5‰	ATM: N/AP Over the counter: 10‰	Outgoing: \$60 Incoming: Min. \$10	None
Lebanese Swiss Bank	One time fee: \$100; \$7/quarterly	International debit card for \$15/year + (\$1 SMS fee per month)	ATM: N/AP Over the counter: <\$2,000: None >\$2,000: 1%	ATM: N/AP Over the counter: <\$10,000: 1% >\$10,000: 2%	Outgoing: Between 5‰ & 2% min. \$15 + \$20 SWIFT charges Incoming: <\$10,000: \$10 >\$10,000: 2‰	None. One time fee upon account opening \$100
SGBL	\$2/ month	Free debit card	ATM: None Over the counter: None	ATM: <\$1,000: None >\$1,000: Over the counter Over the counter: <\$1,000: \$6 >\$1,000: 6‰	Outgoing: \$50 + SWIFT Incoming: \$15 + Transfer charge	None

BLC Bank Credit card for Fresh Accountholders

Name	Cost of card/ year	Local limits	International Limits	Additional services
USD Fresh Credit Card	Platinum \$250 Standard \$120	ATM: N/AP POS: \$3,000/day, \$12,000/week or month	ATM: \$2,000/day, \$8,000/week or month POS: \$3,000/day, \$12,000/week or month	None