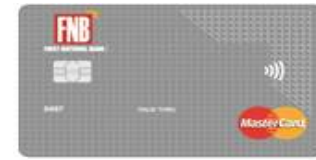




Key Fact Statement

1244
www.fnb.com.lb

MasterCard Titanium Credit



	Currency	Basic	Supplementary
Card Annual Fee / Renewal Fee	USD	100	75
	LBP	150,000	100,000
Credit Limit	up to US\$ 4,999 or C/V in LBP		
Annual Percentage Rate *	24% on POS Purchases (Applied on the outstanding balance in case the cardholder doesn't settle the full amount)		
	27% on ATM Cash Withdrawal (Applied from the ATM withdrawal transaction date)		
Minimum Monthly Payment	10% of monthly balance with a minimum of US\$ 50 or C/V in LBP		
Grace Period (POS Transactions)	End of cycle (25 of each month) + 21 days		
Foreign Exchange transaction Fee	3.50%		
Rewards and Benefits	FNB Rewards Program: 1 point for each US\$1 spent on USD card, 0.5pt for each LBP 1500 spent on LBP card		
ATM and Cash Withdrawal Fee	Cash Withdrawal from FNB ATM: 2.5% min US\$ 3 or LBP 4,500		
	Cash Withdrawal from other ATM: 2.5% min US\$ 5 or LBP 7,500		
Other Fees	Late Payment Fee: US\$ 15 or LBP 22,500		
	Card Replacement Fee: US\$20 or LBP 30,000		
	Re-issue Card Fee: US\$25 or LBP 37,500		
	Pin Re-issue Fee: US\$5 or LBP 7,500		
	Free SMS and E-Statement		

* APR may vary according to spending behavior

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

Date..... Customer Name..... Customer Signature.....

This product suits the client's needs, requirements and financial capabilities

Employee Name..... Employee Signature.....