LIST OF CHARGES - I&C FOREIGN DEPOSIT

CHARGE DETAILS	CHARGE
Account Opening Fees	Free, except for stamps cost
Account Closing Fees	USD accounts: USD 50
	EUR accounts: EUR 50
	LBP accounts: LBP 3,500,000
Annual Fees	USD 200, payable in two instalments of USD 100 in June and in December
Audit Confirmation Letters	USD accounts: USD 20 (per request)
	EUR accounts: EUR 20 (per request)
	LBP Accounts: LBP 1,500,000 (per request)
Retrieval of Documents / Statements of accounts Reference / Account Balance Letters	USD accounts: USD 20
	EUR accounts: EUR 20
	LBP Accounts: LBP 1,500,000
Power of Attorney	USD accounts: USD 50
	EUR accounts: EUR 50
	LBP Accounts: LBP 2,500,000
Debit Interest rate	USD and EUR accounts: 15%
	LBP accounts: 25%
Cash Deposit	USD accounts:Up to 1% +7 WD, minimum commission USD 35
	EUR accounts:Up to 1% +7 WD, minimum commission EUR 35
	LBP accounts: Up to 1% ,Same Day Value
Cash Withdrawal	USD accounts: 1.00%, Same Day Value, min commission USD 50, min amount USD 2,000
	EUR accounts: 1.00%, Same Day Value, min commission EUR 50, min amount EUR 2,000
	LBP accounts: 1.00%, Same Day Value
International Outgoing Transfer	USD accounts: 3‰, min USD 75 plus USD 15 Swift, Debit Same Day, Credit + 1 WD , OUR
	EUR accounts: 3‰, min EUR 75 plus EUR 15 Swift, Debit Same Day, Credit + 1 WD , OUR
Internal Transfer (Banking to Capital Markets)	USD accounts: 1.5‰, same value date , minimum USD 45
	EUR accounts: 1.5‰, same value date, minimum EUR 45
Domestic Outgoing Transfer	LBP accounts: LBP 400,000, Debit Same Day, Credit + 1 WD,BEN
	USD (local Fresh): USD 25 + 15 SWIFT + 2 WD, BEN
International Incoming Transfer	USD accounts: USD 30 + Same Value Date
	EUR accounts: EUR 30 + Same Value Date
Domestic Incoming Transfer	LBP accounts: LBP 200,000 + Same Value Date
	USD (Local Fresh): USD 15 + Same Value Date
Transfer Between Accounts within I&C Bank	USD accounts: USD 5 , same value date
	EUR accounts: EUR 5 , same value date
	LBP Accounts: LBP 250,000 , same value date

LIST OF CHARGES - I&C FOREIGN DEPOSIT

CHARGE DETAILS	CHARGE
Checks Purchased	LBP: LBP 250,000 + 3 WD
	Local Fresh USD: 4 USD + 4 WD
Issuance of Banker Checks	LBP: LBP 1,500,000 + 1 WD
	Local fresh USD: USD 45 + 1WD
Checks Paid	LBP: LBP 150,000 - 1 WD
	Local Fresh USD: 1% - 1 WD
Returned checks	LBP: LBP 500,000
	Local Fresh USD: USD 20
Stop payment	LBP: LBP 500,000
	Local Fresh USD: USD 15
Swift amendment charge	USD accounts: USD 50 + correspondent charges
	EUR accounts: EUR 50 + correspondent charges
Letters of Guarantee	USD accounts: 4% minimum USD 500, 100% cash collateral
	EUR accounts: 4% minimum EUR 500, 100% cash collateral
Credit Card yearly membership fee	USD 100
Certificate of capital deposit (establishment of company)	USD 300

DECLARATION AND ACKNOWLEDGMENT

- The Client hereby acknowledges and accepts the following terms and conditions:

- All the Services rendered by Investment & Capital Bank (I&C) are subject to a commission fee, and other fees. For any other services provided by I&C and not included in the above List of Charges, the Client agrees to pay to I&C such commissions, fees and other expenses as I&C may charge for such services in accordance with the List of Prevailing Rates posted on the bank's website, which I&C Bank may at its discretion vary at any time. The Client hereby undertakes to sign such List of Charges and Prevailing Rates at I&C's first demand.

- I&C is entitled to debit the Client's Account(s) with all expenses, commissions and fees due to I&C according to the present List of Charges and/or to the List of Prevailing Rates when applicable.

- In addition, the Client will be responsible for payment of any taxes, transfer fees, registration fees, stamp duty and all other liabilities, charges, costs and expenses payable and properly incurred by I&C in connection with the Client's transactions or Accounts from time to time.

- Statements of accounts and reports of settlements shall disclose commissions and charges applied to the Client's account(s) and shall be deemed an official notification of such commissions and charges. In case of discrepancies between commissions and charges pre-agreed upon and those applied, the Client shall contact the relationship manager.

- Interest rates are subject to market conditions and are set in accordance with the nature and the maturity of the deposit.

- All interests, commissions and charges are subject to change at any time according to market conditions The Client shall be notified of such changes. Following two weeks of being notified of the changes without any objections, the Client's continuous use of I&C's services shall be considered as a final acknowledgement and acceptance of such changes.