

# Personal Loan

## KEY FACT STATEMENT | As per BDL Circular No.134

General	
Loan Currency	USD or LBP
Loan Amount	Minimum 3,000 USD - Maximum 80,000 USD For Palestinian residents, Maximum 50,000 USD For non-salaried customers, Maximum 60,000 USD
Loan Term	Minimum 6 months - Maximum 60 months For non-salaried customers, Maximum 48 months
Guarantees	Group Life Insurance Policy
Life Insurance Details	° Type: Death, Total Permanent Disability and Passive War Risks ° Coverage: 100% of loan outstanding balance as at date of incident ° Insuring company: Jordan Insurance Company

Repayment	
Disbursement	Single disbursement
Repayment Method	Within 45 days from loan disbursement date In monthly discounted bills
Interest Rate	° Type: Fixed Rate ° Value: 9% for USD - 11% for LBP (*) ° Calculation: Discounted Bills Method
Insurance Rate	0.5% added to the applied interest rate

(\*) Standard rate for customers with salaries domiciled at Arab Bank and the company being on our Target Market List; Special Conditions might apply for group domiciliations

Fees	
File Fees	0.5% of total loan amount with minimum 50 USD and maximum 300 USD
Stamp Fees	1.5 per mil per bill 10,000 LBP on loan contract per year 5,000 LBP on Account Opening Terms & Conditions 10,000 LBP for the guarantor (if existant)
Early Settlement Fees	2% of outstanding loan balance with minimum 20 USD
Rescheduling Fees	2% of outstanding loan balance
Buy Out Fees	3% of outstanding loan balance
Late Payment Fees	2% above the applied interest rate <b>Customer may lose his/her ownership of the guarantee in case of default of payment</b>

Typical APR Examples				
Net Loan Amount	36 months	48 months	60 months	
20,000 USD	12.05%	12.40%	12.86%	
35,000 USD	12.01%	12.36%	12.82%	
50,000 USD	11.99%	12.33%	12.77%	

Monthly Payments Examples				
Net Loan Amount	36 months	48 months	60 months	
20,000 USD	653	519	442	
35,000 USD	1,143	909	773	
50,000 USD	1,633	1,298	1,105	

### Disclaimer:

The above figures are solely for simulation purposes and should not be considered as an offer nor an acceptance for a loan. Arab Bank reserves the right to review and/or amend conditions and terms stipulated in this document at its discretion and without prior notification.

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