

Loans



Live your dreams

Loans

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AL-MAWARID Bank is committed to respond to the growing demand for personal and business loans from customers who seek greater financial flexibility. We offer loans in both US Dollar and Lebanese Lira with attractive terms and added-value services to give you the credit you deserve!



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↓ personal loan

Too many plans but not enough resources? Whatever your plan is, our personal loan can provide you with ready cash to help you turn it into reality. Get the credit you need within 48 hours!

- **Loan currency:** USD & LBP
- **Max repayment period:** 5 Years
- **Max loan amount:** USD 50,000 or LBP 75 million
- **Interest rates:** preferential rates for public employees & approved Employers
- **Salary domiciliation:** not required
- **Personal guarantee:** not required unless exceptionally
- **Credit card:** free

↓ car loan

AL-MAWARIDBank knows that mobility and comfort don't always come easy. But with our car loans, for new or used cars, you can now get the car of your dreams. Get fast behind the wheels thanks to our flexible terms and low interest rates.

- **Loan currency:** USD
- **Max repayment period:** 6 Years
- **Max loan amount:** USD 100,000 (new cars)
USD 60,000 (used cars)
- **Down payment:** 20% of car value
- **Credit card:** free

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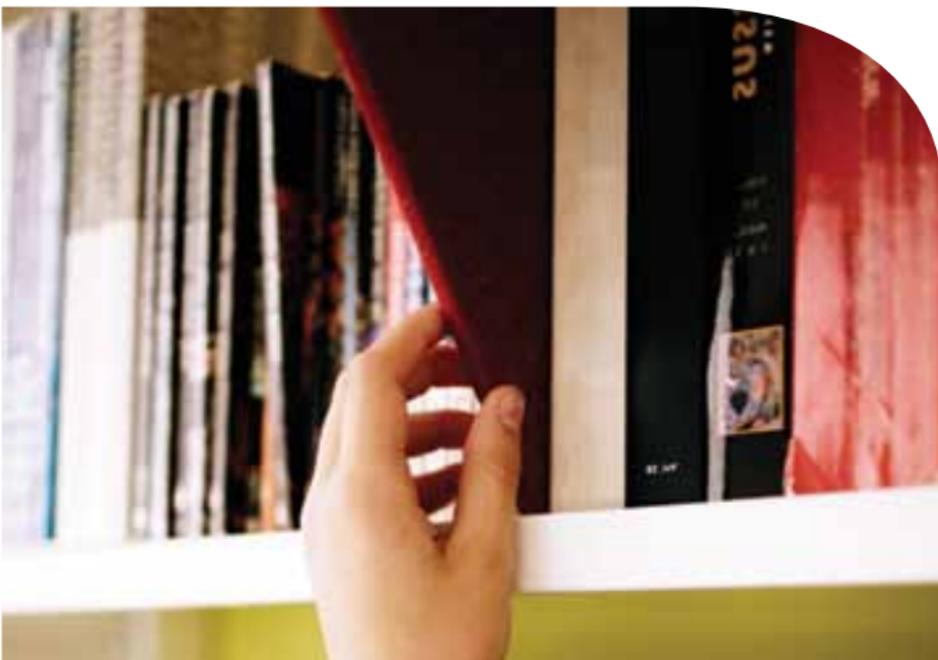
👉 housing loan

(بالتعاون مع المؤسسة العامة للإسكان - PCH in collaboration with PCH)

AL-MAWARID Bank understands that purchasing a home is possibly the biggest financial commitment you will make. Therefore, in partnership with the Public Corporation for Housing, we offer a long-term housing loan, whereby you will only pay back the principle of the loan over the first half of the loan period, and the interest over the second half.

- **Loan currency:** LBP
- **Max loan amount:** LBP 270,000,000
- **Max repayment period:** 30 Years
- **Min. age:** 21 years
- **Income:** between LBP 675,000 & LBP 6,750,000





↪ educational loan

Don't let the tuition stand in the way of your ambition! With the support of the Central Bank, we give students the opportunity to payback their dues after graduation with low interest rates and zero file fees.

- **Loan currency:** LBP
- **Grace period:** repayment starts 12 months after graduation
- **Max repayment period:** 10 years after grace period
- **Max loan amount:** 80% of tuition fees
- **Personal guarantee:** required

boost

AL-MAWARID Bank understands that when you need quick & easy access to funds to boost your own business & aren't certain how much money you will need, a long term loan is not an option.

AL-MAWARID Bank Boost is a revolving credit line that saves you the burden of paying interest on a balance you may not use, as interest is accrued on utilized balance only.

- **Loan currency:** USD & LBP
- **Type of facility:** monthly revolving balance
- **Repayment:** 10% of monthly outstanding balance
(paid before the 10th of each month)
- **Credit line:** standard (up to USD 5,000)
platinum (USD 5,001 - USD 10,000)
diamond (USD 10,001 - USD 50,000)

added-value services

→ **Payment break**

Give yourself a breathing space and postpone your personal loan installments up to two months provided that you have 6 months of good history.

(USD 25 per request subject to terms and conditions)

→ **Top up loan**

Benefit from an increase on the current loan reaching the originally approved loan amount, without any additional documents provided that you have 12 months of good credit history.

→ **24/7 customer service**

AL-MAWARID Bank dedicates a professional team for receiving your calls 24 hours, 7 days a week.

→ **Delivery service**

If you have no time to visit our branches, our special team will visit you and assist you in all your banking transactions.

(This service is available within Greater Beirut. Monthly fees apply.)

→ **Virtual banking**

E-banking & mobile banking allow you to follow up on your payments & outstanding balance in addition to other banking operations.

Just fill out the required application to have access to our services.

*The information stated in this brochure is correct at the time of printing in May 2013.
It can be altered without any prior notification.*



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