



 **BYBLOS BANK**

YOUR BANK FOR LIFE



Bahut  
Brussels  
Paris  
London  
Cyprus  
Syria  
Khartoum  
Abu Dhabi  
Eilat

**CO-BRANDED CARD**



# Outline:



## **IPT – Byblos Bank co-branded card**

- a) Description of IPT-BYB co-branded card**
- b) Benefits of IPT-BYB co-branded card**
- c) Loyalty Program**
- d) Documents needed**

## a) Design of the card



## a)- Description of the card



- ▶ **It Is a Revolving card**
- **A special design prepared where MasterCard, IPT and Byblos Bank logos are printed on the front side of the card.**
- **Limit up to 3 times salary/income (max 7.000\$)**
- **Payment method options:**

**5% min \$35,**

**10% min \$50**

**100 % full settlement (No interest Applied)**



## a)- Description of the card -2-

- ▶ **Or fixed Installment option** The Fixed installments payment method

**Allows fixed payments for all credit cards (USD and LBP) depending on each card limit as per the following:**

<u>Monthly limit</u>	<u>Fixed payment in USD or C/V in LBP</u>	
<b>&lt; \$1.000</b>	<b>\$40</b>	<b>LBP 60,000</b>
<b>\$1.001 - \$1.500</b>	<b>\$75</b>	<b>LBP 112,500</b>
<b>\$1.501 - \$3.000</b>	<b>\$100</b>	<b>LBP 150,000</b>
<b>\$3.001 - \$4.000</b>	<b>\$150</b>	<b>LBP 225,000</b>
<b>\$4.001 - \$5.000</b>	<b>\$175</b>	<b>LBP 262,500</b>
<b>\$5.001 - \$7.000</b>	<b>\$250</b>	<b>LBP 375,000</b>

- ▶ **Grace period up to 40 days**

## a) Description of the card -3-



- **Cash Withdrawal Commissions:**

**\$2 at Byblos ATMs (per transaction)**

**1.5% min \$5 at other ATMs and abroad (per transaction)**

- **The card will bear an interest of 1.45% on the outstanding balance of POS transactions and 1.85% on outstanding balance of cash transactions.**
- **Free replacement/re-issuance card in case card/PIN lost or stolen, card damaged, etc...**
- **The customer can choose to put his photo on the back side of the card**

## a) Description of the card -4-



- **The customer will have to open an account at Byblos Bank to domiciliate his card's bill especially that Byblos Bank has the widest branch network distributed all over Lebanon (77 branches) and by using a Byblos account, members can avoid the extra charges applied by other Banks on the domiciliation.**

## b) Benefits of the IPT-Byblos Bank co-branded card



- ▶ **Free Travel insurance Accident Coverage : Cardholder is covered by an assistance plan for repatriation and emergency medical expenses up to 50,000 USD up to 100,000 USD in case of death or Permanent and Total disability (PTD)**
- ▶ **Free luggage and flight assistance :**
  1. **Loss of luggage up to 500 USD**
  2. **Flight delay up to 200 USD**
  3. **Luggage delay up to 300 USD**
  4. **Flight cancellation up to 1,000 USD**
- ▶ **Free SMS notification service (push and pull)**
- ▶ **E-banking: The Cardholder can benefit from a free Internet banking access**
- ▶ **Assistance 24/7**



**The Card will be offered free of charge for 1<sup>st</sup> year. Then as long as the cardholder is using his card at a minimum of one time his limit per year; it will be renewed at no fees; otherwise a fee of 40\$ will apply.**



## c) Loyalty Program Concept for Byblos/IPT card holders

- ▶ **Every 1 USD spent on POS equal one Loyalty point**
- ▶ **Every 1 USD spent on IPT stations equal Three Loyalty points**
- ▶ **Card holders can benefit from rewards listed in a catalog available at all branches and freely distributed to cardholders and on the bank website ([www.byblosbank.com.lb](http://www.byblosbank.com.lb))**
- ▶ **Card holder can benefit from rewards listed in a leaflet delivered to him/her upon receiving his/her card**
- ▶ **Loyalty program freezes in case of unpaid due balances**
- ▶ **Points should be redeemed before card cancellation**
- ▶ **All customers' Byblos Bank principal or supplementary cards are automatically linked to the same loyalty points account**
- ▶ **Loyalty points of the card holder expire after 3 years (Each one month has an expiry of 3 years)**

## c) Points Inquiry



- ▶ Through monthly statement of account that reflect points accumulated, previous balance and any redemption made.
- ▶ Via Online banking Access ([www.byblosbank.com.lb](http://www.byblosbank.com.lb)) or via Byblos Bank e-banking service
- ▶ Through the Call center which have direct access to customers' status(01/205050)

# Rewards program for Byblos IPT cardholders



## **A-Byblos Bank loyalty booklet:**

1. Travel tickets with Air France
2. Travel vouchers with local agencies
3. Free talks on Mobile
4. Exciting gifts (SPA, Hotels packages, home accessories , etc...)

## **B-IPT loyalty program leaflet:**

1. Car Wash
2. Mountain Mudd
3. Free Fuel liters , oil change,
4. Auto gadgets

## d) Documents :



### ▶ **Documents Required :**

- 1. Copy of customer's ID, or Copy of passport**
- 2. Proof of residence ( Residence certificate from the mayor, or Ogero Phone Bill , or Copy of House title of deed )**
- 3. Proof of income :MIN SALARY ACCEPTED 800 USD**

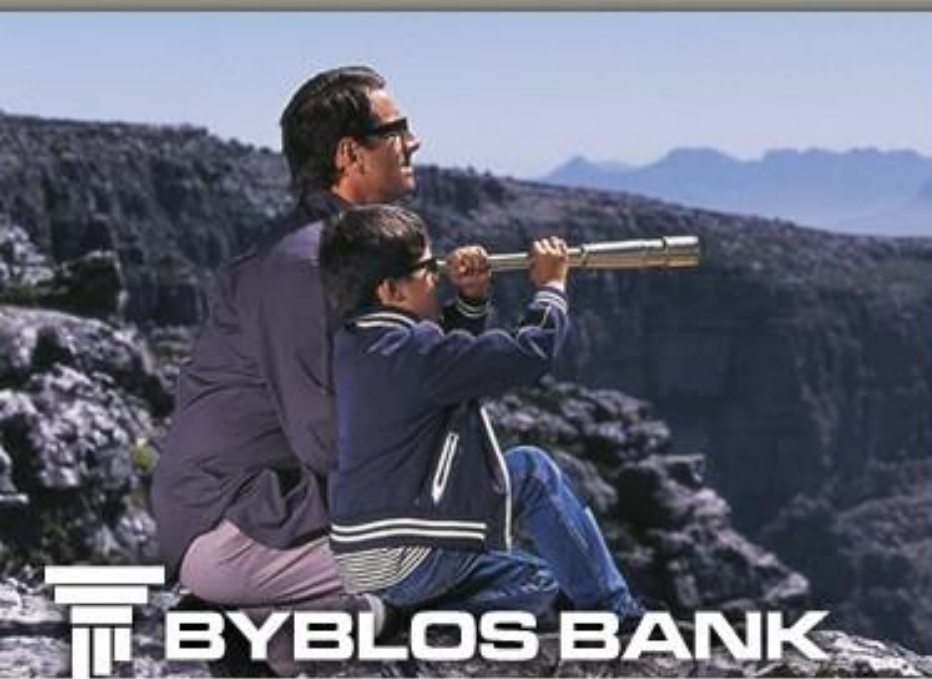
**For employees: Salary certificate with signature verification from employer bank's or copy of company's circular ; the above can be waived if the customer is Byblos client with salary domiciliation ( A statement for the last 6 months would be a substitution)**

**4. Dully filled application**

**5. Limit to be granted is subject to BANK APPROVAL'S (MAX Limit 7,000 USD OR 3 TIMES SALARY)**

**Opening account at Byblos Bank is mandatory once card is approved ,**

**no min amount, Only a stamp of 5,000 LBP for each applicant is required**



- Bahut
- Bussels
- Fara
- Lindon
- Cypra
- Syria
- Chartouni
- Abu Dhabi
- £-24

 **BYBLOS BANK**

YOUR BANK FOR LIFE