

The International Bank Account Number  
(IBAN)

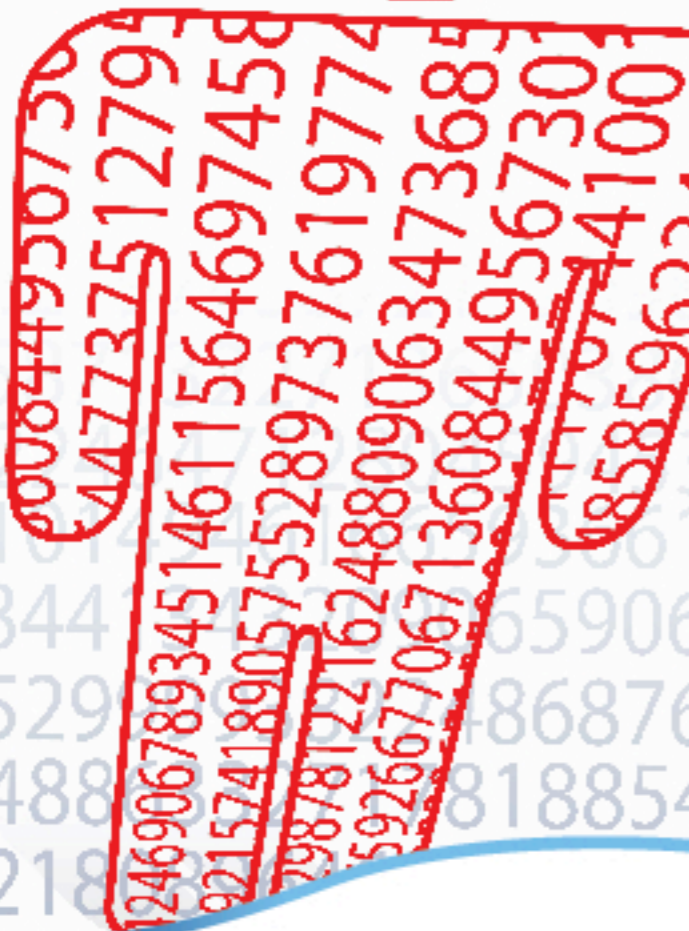
is necessary for All Banking Transfers.

**Ask for it!**

الهوية المصرفية

أساسية لجميع عمليات التحويل المصرفية

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بنك البحر المتوسط  
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UNDERSTANDING YOUR NEEDS

**IMPORTANT NOTICE**

Dear Customers,

This is to inform you that, as per Banque du Liban Basic Decision No 10120 of April 14, 2009, banks operating in Lebanon must take all necessary measures for issuing and verifying the "Banking Identity" number (International Bank Account Number), to be used in the processing of domestic and international bank transfers."

**THE INTERNATIONAL BANK  
ACCOUNT NUMBER (IBAN) IS  
AN INTERNATIONAL STANDARD  
FOR IDENTIFYING BANK ACCOUNTS  
ON AN INTERNATIONAL LEVEL.**

The IBAN consists in Lebanon of a compound number of twenty-eight digits that are divided as follows:

- **Country Code:** consisting of two letters "LB" that refer to the Republic of Lebanon.
- **Verification Number:** consisting of two digits. Its purpose is to verify the validity of the account number.
- **Bank Identification Code:** consisting of four digits. It includes the bank's number as recorded on the List of Banks of the Banque du Liban.
- **Account Number:** consisting of twenty digits that refer to the customer's bank account number.

According to the above mentioned BDL's basic decision, **starting from July 1, 2010**, banks operating in Lebanon must:

1. **Adopt IBAN for the execution of all domestic and international bank transfers.**
2. **Reject any local bank transfer orders not containing IBAN, except for internal local bank transfers within the Bank.**
3. **Reject any international bank transfer order not containing IBAN, except for international bank transfers among Banks' accounts.**

When used in connection with electronic transactions, the IBAN must be filled in with no space between the digits, in the following manner:

"LBxxxxxxxxxxxxxxxxxxxxxxxxxxxx"

However, when used in paper format, the IBAN must be printed from left to right in four-digit groups separated by spaces, in the following manner:

"LBxx xxxx xxxx xxxx xxxx xxxx"

**Banks shall reject any bank transfer order with an IBAN that is not in conformity with the above-mentioned format, or with the Verification Number (for instance, when a number is missing or incorrectly written).**

**In respect thereof, you are kindly requested to contact, without delay, your bank's branch, in order to provide you with your account IBAN and the Swift Code of the bank, following which, you should inform the parties from whom you expect to receive funds' transfers of the necessity of using the above mentioned IBAN and Swift Code.**

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