

## 01

## BANKING SERVICES NEW CHANGES

We have upgraded our Banking services to offer you a wide range of benefits. Your existing ID/Account will be automatically amended as such:

- Example << Old ID 123456 / New ID 0123456 >>
- Example <<Old Account 0140212345600 / New Account 0140200123456000>>

	REQUIRES YOUR ACTION	DOES NOT REQUIRE YOUR ACTION
<b>SERVICES AT THE BRANCH</b>		
<b>AT THE TELLER COUNTER</b>		
Cash Withdrawal		X
Cash Deposit		X
Check Deposit		X
Loan Payment		X
Card Payment		X
Interest Payment		X
<b>AT THE CUSTOMER SERVICE &amp; OPERATION SUPPORT</b>		
Passbook	<i>Replace Your Passbook</i>	
Checkbook		X
Statement of Account		X
<b>AT THE CUSTOMER SERVICE &amp; OPERATION SUPPORT</b>		
Debit Card		X
Credit Card		X
Prepaid Card		X
Domiciliation		X
Standing Order		X
<b>AT THE ATM</b>		
Cash Withdrawal		X
Cash Deposit		X
Check Deposit		X
Transfers		X
Recharge Services		X
<b>E-BANKING SERVICES</b>		
Log in Access	<ol style="list-style-type: none"> <li>1. Log in with your existing username and password.</li> <li>2. Follow the prompts to create a new password.</li> <li>3. Explore the new platform.</li> </ol>	
Payments and Transfers		X
Wealth Management		X
Online Trading		X

## 02

## bankmed<sup>®</sup> ID/ACCOUNT NUMBER

### **Q1. WHERE SHOULD I USE MY BANKMED ID/ACCOUNT NUMBER?**

#### **A1. YOU USE THE NEW ID/ACCOUNT NUMBER:**

- 1. Whenever you want to access your account at the branch.*
- 2. Whenever you perform any transaction.*

### **Q2. ARE MY OLD BANKMED ID/ACCOUNT NUMBER(S) STILL ACTIVE?**

#### **A2. Your old Bankmed ID/Account number(s) are still active and do not require any action from your end.**

### **Q3. ARE THERE ANY FEES INCURRED BY THE CHANGE IN MY BANKMED ID/ACCOUNT NUMBER?**

#### **A3. There are no fees incurred by this change.**

## 03

## CHECKBOOK

### **Q1. HOW WILL THE CHANGE AFFECT MY CHECKBOOK?**

#### **A1. Your current checkbook is still valid. However, when it runs out, kindly pass by your nearest Bankmed branch to request a new one, as per normal procedure.**

### **Q2. IS THERE ANY FEE FOR REPLACING MY CHECKBOOK?**

#### **A2. Yes, as per normal tariff guide once a new checkbook is requested.**

### **Q3. WHAT WILL HAPPEN IF I DID NOT REPLACE MY CHECKBOOK?**

#### **A3. Your checkbook will be automatically amended with the new Account ID number as soon as you request a new one.**

## 04

## PASSBOOK

### **Q1. HOW WILL THE CHANGE AFFECT MY PASSBOOK?**

#### **A1. Your Bankmed Account number is printed on the passbook; therefore, you need to replace your existing passbook by a new one, which maintains your new Account Number. Please pass by your nearest Bankmed branch to replace your passbook.**

### **Q2. WILL THIS CHANGE AFFECT MY SAVINGS?**

#### **A2. Definitely not! There is no impact on your savings.**

### **Q3. IS MY CURRENT PASSBOOK STILL VALID?**

#### **A3. Yes! Your current passbook remains valid, until you obtain the new one, as soon as you visit the branch.**

### **Q4. IS THERE ANY FEE FOR REPLACING MY PASSBOOK?**

#### **A4. No, just for this replacement event due to system upgrade.**

## 05 IBAN


### Q1. IS THERE ANY CHANGE IN MY CURRENT IBAN, IMPACTING MY INCOMING PAYMENT ORDER/INTERNATIONAL TRANSACTION?

A1. *Your existing IBAN will remain valid with no change and has no impact in the process of incoming payment order.*

### Q2. HOW CAN I VIEW THE IBAN FOR MY ACCOUNT?

A2. *You can log in to our website at [www.bankmed.com.lb](http://www.bankmed.com.lb), and calculate your IBAN by adding your account number, or you can log into your online banking to view your IBAN number.*

## 06 BANK WITH US WHEREVER YOU ARE!

Stay on top of your finances with the NEW Bankmed's convenient e-Banking services  by Bankmed." Manage your account, your loan, or your card at any time wherever you are, for you and your company.

<<With  enjoy countless services and benefits for both Individual and Commercial use >>

## 07 FAQ

### LOGIN ACCESS

### Q1. HOW CAN I ACCESS THE SERVICES AND BENEFITS OF ?

A1.  is your key to access wide range of services and benefits while on the go. It is simple and easy!

### ONLINE <<[HTTPS://WWW.BANKMED.COM.LB/CONTENT/MED-ONLINE/MED-ONLINE- PERSONAL-BANKING.ASPX](https://www.bankmed.com.lb/content/med-online/med-online-personal-banking.aspx)>>

1. Log in with your existing username and password.
2. Follow the prompts to create a new password.  
The new password has to be in line with the following parameters:
  - Has 8 to 15 characters
  - Has an uppercase (*Minimum 1 Mandatory*)
  - Has a lowercase (*Minimum 1 Mandatory*)
  - Has a number (*Minimum 1 Mandatory*)
  - Has a special character @,#,\$,&,! (*Minimum 1 Mandatory*)
  - Does not contain consecutive (abc) characters more than 3
  - Does contain identical characters (aaa) characters more than 8
  - Is not a common password e.g. P@ssword123, or Password@123 etc.
3. Explore the new platform and avail yourself from the following services:
  - a. Account viewing
  - b. Card and Loan payments
  - c. Transfers between accounts (*exclusively at Bankmed*)
  - d. And many more

## MOBILE APP <<ICONS GOOGLE PLAY + APP STORE>>

1. Follow the prompts to upgrade your app.
2. Log in with your existing username and password.
3. Follow the prompts to create a new password.  
The new password has to be in line with the following parameters:
  - Has 8 to 15 characters
  - Has an uppercase (*Minimum 1 Mandatory*)
  - Has a lowercase (*Minimum 1 Mandatory*)
  - Has a number (*Minimum 1 Mandatory*)
  - Has a special character @, #, \$, &, ! (*Minimum 1 Mandatory*)
  - Does not contain consecutive (abc) characters more than 3
  - Does contain identical characters (aaa) characters more than 8
  - Is not a common password e.g. P@ssword123, or Password@123 etc.
4. Otherwise you can log in through your biometric data (fingerprint or face recognition).
5. Explore the new platform and avail yourself from the following services:
  - a. Account viewing
  - b. Card and Loan payments
  - c. Transfers between accounts (*exclusively at Bankmed*)
  - d. And many more

## Q2. WHICH PHONE NUMBER OR E-MAIL ADDRESS SHOULD I USE IF I HAVE A JOINT ACCOUNT?

**A2.** *We are consolidating all your accounts (Individual and Joint) into a single username. We will send you an SMS notification in this respect; as a result, the mobile number and e-mail associated with this username will be used.*

## Q3. DO I STILL NEED A MATRIX TO LOG INTO MY ACCOUNT ONLINE?


**A3.** *No, the matrix reference number will not be used anymore for accessing your e-Banking accounts..*

## Q4. HOW DO I LOG INTO MY JOINT ACCOUNT?

**A4.** *As a **joint account holder**, you will now be able to view all of your accounts: individual and joint on the same screen. You will receive an SMS with a username inviting you to download our new MedMobile app from App Store or Google Play (MedMobile). You are required to log in with this username and the **existing password of your "individual" account.***

## VIEW

## Q1. WHAT WILL I VIEW WHEN ACCESSING “” E-SERVICES?

**A1.** *When accessing “”, you will view your total banking position: what you have and what you owe. That’s not all! You will get access to execute a wide range of payments and transfers in addition to wealth management and many more services.*

## Q2. CAN I VIEW MY UPCOMING TRANSFERS AND STANDING INSTRUCTIONS?

**A2.** *You can view your current and upcoming Online Transfers and your branch Standing Instructions. In addition, you can stop only your upcoming online transfers.*

## Q3. CAN I VIEW MY CHECKS DEPOSITED INTO MY ACCOUNT FOR COLLECTION AS WELL?

**A3.** *Sure! You can view them as a total at your account level.*

## PAYMENTS AND TRANSFERS

### Q1. WHAT TYPE OF PAYMENTS CAN I EXECUTE

**A1.** You can execute different types of payments such as credit card payment, loan payment, wedding contribution payment, and you can as well identify your favorite payments and much more. For increased security, each time you carry out a payment transaction or an internal transfer (between Bankmed accounts), you receive a One-Time Password (OTP) via SMS.

### Q2. WHAT DO YOU MEAN BY ONE-TIME PASSWORD?

**A2.** A One-Time-Password (OTP) comes in a form of five fully numeric digits and letters. It is sent to your mobile phone via SMS. It is a security feature service for transactions/ internal transfers. in. The OTP lasts for approximately 15 minutes and becomes invalid after it has been used i.e. it cannot be used again. Therefore, you need to use it within the 15-minute period. Otherwise, you may request to re-send another OTP.

### Q3. WHAT ARE THE MINIMUM AND MAXIMUM LIMITS FOR TRANSFERS INSIDE AND OUTSIDE LEBANON:

**A3.** External transfers are currently on hold. For internal transfers (strictly between accounts held at Bankmed), check the Commission and Fees document on our website: [www.bankmed.com.lb](http://www.bankmed.com.lb) or call our Contact Center at **1270**.

### Q4. WHAT IS THE VALUE DATE FOR INTERNAL TRANSFER BETWEEN OWN ACCOUNTS?

**A4.** The value date for internal transfers between your own accounts at Bankmed is the same date applied at the branches.  
The value date for internal transfers between different accounts at Bankmed is the same date applied at the branches.

### Q5. WHAT IS THE VALUE DATE FOR EXTERNAL TRANSFERS INSIDE LEBANON?


**A5.** Transfers are currently on hold. For further info, please contact **1270**.

### Q6. WHAT IS THE VALUE DATE FOR EXTERNAL TRANSFERS OUTSIDE LEBANON?

**A6.** Transfers are currently on hold. For further info, please contact **1270**.

## ONLINE TRADING

### Q1. WHAT ARE THE ONLINE TRADING SERVICES THAT I CAN EXECUTE?

**A1.** Through “” services, you can access different online trading platforms enabling you to buy and sell currencies and precious Metals **24/7** round the clock.

### Q2. HOW CAN I ACCESS ONLINE TRADING PLATFORM?

**A2.** Our experienced staff will support you with a special username and access to log in our Online Trading services. Please feel free to call us at **+961 1 37 31 33** or **1270** (inside Lebanon).

### Q3. WHAT ARE THE BENEFITS OF ONLINE TRADING SERVICES?

**A3.** The main benefits of online trading are: rapid execution of transactions and a user friendly web portal to easily monitor your position.

## FEES AND CHARGES

### WHAT ARE THE FEES AND CHARGES FOR AVAILING FROM “”?

Please refer to the list of Fees and Charges that has been communicated on the bank's website.