

As being a loyal customer at BLOM Bank with a great reputation since years ago, we get a special treatment from BLOM Bank especially in everything things related to housing and real estate facilities. Based on that, our clients that would like to get a housing loan from BLOM Bank will be treated as being ELTACo's clients and not any client.

BLOM Bank offers, in addition to the housing loan in cooperation with the IPH, another type of Housing facilities named DARATI that is Subsidized by BDL to help you finance the purchase of your apartment.

### **Characteristics of DARATI Program**

- Nationality: Lebanese resident in Lebanon or Expatriate.
- Currency: Lebanese Pounds or US Dollars.
- Repayment Period: 5 to 15 years for Lebanese Pounds, up to 30 years for US Dollars.
- Financing: up to 90% of the price of the residence.
- Down Payment: At least 10% of the price of the residence for Lebanese residents & 20% for non-residents.
- Interest Rate: LBP: The interest on 40% LBP treasury bills for one year + 3%, currently 4.92%.
- Pre-Approval: You can have a pre-approval from the bank within 48 hours of application.
- Income: Monthly income must exceed three times the monthly payment.