

# Retail Banking MONITOR



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**Retail Banking Monitor (RBM)** is a detailed study on retail banking in Lebanon that monitors eight product and service categories. RBM monitors these eight categories all year round and provides on-the-spot, detailed updates of all new or modified retail banking products and services launched into the market. RBM allows banks to track their competitors and find out where they stand in the market and what they offer in comparison to others. The data is accessed via an interactive software, which allows the user to manipulate and print data reports, alerts and brochures.

## 1. Cards

- ATM cards
- Deferred - Charge cards
- Direct debit cards
- Internet cards
- Prepaid cards
- Revolving credit cards



## 2. Loans

- Car loans
- Housing loans
- Personal loans
- Small business loans
- Special loans

## 3. Additional Services (Brochure Format)

- Current brochures (for all bank products & services)
- Brochures archive (for all bank products & services)
- Special offers
- Additional services
- Advertisement
- Press Releases
- Miscellaneous (all ABL & BDL Press releases)



## 4. Electronic Banking

- Automated Teller Machines
- Phone banking
- Online banking
- SMS alert service

## 5. General Services

- Charges and commissions
- Special accounts
- Loyalty programs

## 6. Term Deposit Rates

- Current average rates
- Trends of interest rate variations
- Customized charts
- Offers for a selected period



## 7. Bancassurance

- Personal accident insurance
- Term life insurance
- Motor insurance
- Property insurance
- Medical insurance
- Travel insurance
- Educational insurance
- Business insurance
- Theft and loss insurance
- Income compensation insurance

## 8. Saving Schemes

- General saving schemes
- Saving schemes for children
- Saving schemes for retirement

## MONITORED BANKS AND FINANCIAL INSTITUTIONS

1. Al Mawarid Bank
2. Arab Bank
3. Bank Audi
4. Bank of Beirut
5. BankMed
6. Banque Libano-Française

7. BBAC
8. BLC Bank
9. BLOM Bank
10. BSL Bank
11. Byblos Bank
12. Cedrus Bank

13. Credit Libanais
14. CreditBank
15. Emirates Lebanon Bank
16. First National Bank
17. Fransabank
18. Lebanon & Gulf Bank

19. National Bank of Kuwait
20. Saradar Bank
21. SGBL
22. Al Baraka Bank Lebanon
23. Arab Finance House
24. Lebanese Islamic Bank

## MONTHLY NEWSLETTERS EXTRACTED FROM RBM

**RBM Newsletter** is a summary of all monthly activities undertaken by banks such as the launch of new products / services, special offers, promotions, campaigns, in addition to the opening of new branches. **Term Deposit Offers Newsletter** highlights the monthly offers available in the market, in addition to the interest rates provided by banks on specific amounts for short term periods.



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