**APPENDIX 5**

1. **Deposits to Bank:**

* All transactions / payments received through Cards issued from Lebanese Banks should be settled in a similar currency to the one selected by the customer upon completion of the transaction. Payments received in USD currency should be settled as 100% in Fresh USD.
* All transactions / payments received through Cards issued from International Banks should be settled as 100% in Fresh USD upon completion of the transaction.
* Settlement Fees: The proposer should describe the process and fees associated with refunds and chargebacks. These fees should be absorbed by the proposer.

1. **Proposal details:**

* Bidder(s) shall provide MIC1 with a complete quotation proposal including payment terms based on monthly payments reconciliation.
* Proposal must include breakdown of the below for 4 years, on yearly basis:

