



LEAP DIGITAL BANKING

By SOCIETE GENERALE DE BANQUE AU LIBAN SAL

FREQUENTLY ASKED QUESTIONS (FAQ)

GETTING STARTED

1. What is Leap?

LEAP is your new way to start banking with SGBL. Open your account directly from your phone in a simple, secure and fully digital way. No branch visit is required.

2. How long does it take to open an account?

Just a few minutes to get started.

Once you're done, we will quickly review your application then confirm your application.

3. Do I need to visit a branch at any point?

Not at all. The entire process is completed right from your phone.

4. What do I need before starting?

Just the essentials:

- Your National ID or National Passport
- Your smartphone or desktop

5. Can I apply anytime?

Yes. You can apply anytime you like.

6. What are the onboarding steps?

1. Download LEAP Digital Banking from App Store or Google Play, or login to www.leapdigitalbanking.com
2. Click on "Become a Client" to start onboarding
3. Choose your LEAP FIRST Package
4. Fill in your basic details
5. Verify your phone number: you receive an OTP for confirmation
6. Verify who you are: scan your ID and take a selfie
7. Complete your profile: fill in your personal and your KYC details
8. Submit your application that will be under review
9. Once you receive an SMS confirming the creation of your accounts and virtual card, you can directly start your fully digital banking journey.

7. How long does each step take?

Each step flows naturally into the next. Most people are done in minutes.

8. Can I pause my onboarding process and continue later?

Yes. Your progress is saved and you can resume anytime.

ELIGIBILITY & REQUIREMENTS

9. Who can open an account?

Anyone aged 18 and above with a Lebanese nationality.

10. I'm already an SGBL client, can I still use LEAP?

Absolutely. You can open a LEAP account and benefit from a fully digital banking experience.

SECURITY & VERIFICATION

11. Is my data secure?

Yes. Your information is protected using advanced encryption and security protocols.

12. How do you verify my identity?

By combining your ID with a selfie check to make sure it's really you.

13. Why do I need to take a selfie?

To match your face with your ID and prevent fraud.

14. What happens if verification fails?

Don't worry. You can try again or contact our support team for assistance on 1674 from Lebanon or +9611517010.

15. Is LEAP a real bank account?

Yes. Your LEAP package is an offering from SGBL Bank and fully approved by the Central Bank of Lebanon (BDL), granting you access to everyday banking directly from your phone.

ACCOUNT & FEATURES

16. What do I get once my accounts are open?

Once your accounts are open, you will be benefiting from our fully digital package LEAP First Package, including:

- 2 Instant digital LBP and USD accounts ready to use
- 1 virtual debit card
- Full app access to manage your accounts and card, make transfers, submit requests and more.

17. Can I request a physical card?

Of course you can. Go to the Cards section, click on Print Card feature, select the desired delivery address, review the details on the verification page and submit your request. Within few days, you will receive your card at your selected address. By ordering a physical card, your package will be upgraded to LEAP Plus Package.

18. Can I use my account immediately?

Yes. Once your application is approved, and accounts are open, you're ready to go.

19. Can I hold multiple currencies?

Your Leap First Package and Leap Plus Package grant you access to 2 current accounts one in LBP and the other in USD.

20. Can I send or receive money?

Of course you can. You can transfer and receive money locally and internationally whenever you need through our features available in the Transfers and Requests sections.

21. Can I withdraw cash?

Yes you can. Locate any SGBL ATM from a 120+ network in Lebanon, and withdraw cash even without a card. If you are travelling, you can also withdraw cash from any ATM outside Lebanon.

22. Can I pay using my phone?

Yes you can if you hold an Android phone. Add your Leap debit card to your google Wallet and enjoy the Google Pay feature wherever you go.

FEES & LIMITS

23. Are there any fees for opening an account?

No. Opening a Leap account is free of charge.

24. Are there any usage fees?

Some services may have fees. These are clearly shown in the app during onboarding, and when executing a transaction. They are also available on LEAP's website www.leap.com.lb.

Support & Troubleshooting

25. What if I need help during onboarding?

You can reach us by phone on 1674 from Lebanon, or +9611517010 from abroad, or by email info@leap.com.lb.