



Original image: Corbis



Is Plastic Surgery Too Easy?

A Personal Perspective
Words Nadine Fares Kahil

Billboards across Lebanon's highways into Beirut advertising loans for plastic surgery offer an intriguing insight into our culture of beauty

How intriguing, I thought to myself, when I saw billboards across the highway leading to Beirut, advertising loans for plastic surgery. A flawless blonde model with perfect features on the large advertisement grinned at passengers whizzing by, with a large telephone number next to her image implicitly suggesting that, if you called it, you might just come closer to looking like her – and you wouldn't have to spend too much money at once, either.

Of course, who wouldn't want to look like her – assuming you are a woman. Or maybe a transvestite. Yet the advertisement brought with it several pressing questions: is a campaign that makes it easier for people to artificially alter their image something that should be praised or encouraged? To what extent is our economy opening its doors to such forms of controversial technologies? Is this merely a sad reflection our nation's increasing obsession with skin-deep perceptions of beauty?

After a bit of a debate with friends, I decided to go down to First National Bank, the bank offering this loan scheme, to apply for the cosmetic surgery loan now advertised on all the major highways in Lebanon. Naturally, I was stressed, thinking I would be asked too many uncomfortable questions – not least about the type of surgery I was applying for and whether I have a doctor's note saying that I needed to have that specific surgery. Nevertheless, I decided that I would think of something when I the time came and maybe sweet talk my way into filling an application.

As I walked in, I was welcomed with a smile. I approached the teller and whispered, "I would like to apply for the plastic surgery loan."

The teller replied very naturally, "Of course, please fill in this form while I get you all the information you need." So far so good. But I was still expecting him to ask me for a doctor's recommendation letter. Nothing. I waited.

I looked around and saw a nice, young lady also waiting in line behind me. She asked me whether I was here to apply for a plastic surgery loan. I told her I was, and apparently so was she. Nodding, I felt I had to ask her why she was applying for the loan. Nisrine, a 28-year-old office assistant living in Beirut, informed me that some ➤

time ago, a friend of hers suggested that she enlarge her breasts and gave her the number of a particularly cheap cosmetic surgeon. "I was very excited, of course, and with a salary like mine, I had no choice but to go to someone who was cheap and flexible with payments. But it was the biggest mistake of my life."

She told me that this "underground doctor" had caused her far more damage than having made her feel prettier and sexier. "I now have one breast that looks like a melon and another that looks like an oversized, over-ripened banana," she coyly informed me. "I've had this problem for two years, during which I avoided being in relationships as I was too embarrassed and I'm constantly stressed about the way my breasts look with clothes on."

Not knowing exactly how to respond to such an unusually confiding story, Nisrine carried on telling me that her parents refused to give her money as she was the one who got herself in this situation. When she saw the advertising campaigns, she figured why not give it a try. I then thought this is one example of many regarding how these loaning schemes are attracting many to try, or retry plastic surgery. For some, it is a great way of allowing them to regain their former self-esteem, while for others; it is merely increasing an unfounded sense of vanity.

So where should we stand? Perhaps we need to learn more a little more about this loan. I then left the bank thinking... I have not completed the form of course and since no one asked me anything, I just walked out.

FNB's Plastic Surgery Loan

In attempt to create unique and innovative banking products, First National Bank has recently launched this loaning program for plastic surgery, which has made headlines all around the world. The bank now provides clients with an easy way to finance all kinds of plastic surgery interventions and operations. The loan had been planned for launch last summer but was delayed because of the outbreak of Israel's war against the Hezbollah movement in Lebanon last July.

According to one of the bank's representatives, "Getting the Plastic Surgery Loan is quite easy: Fast approval, no down payments and no guarantees needed. The amount of the loan can reach up to \$5,000 and the credit period is up to 24 months."

Explaining the nature of the Bank's program, FNB's Marketing Manager George Nasr said, "The loan covers a vast array of plastic surgeries such as teeth adjustment, laser and Lasik eye correction, teeth and hair implants, among many others. It is not designed solely for beauty purposes but for health oriented reasons as well."

Nasr says that studies and reports carried out by FNB suggested that the amount of demand regarding these kinds of operations is increasing, which has, in

turn, motivated the bank to create this loan with a firm objective: to attend to the needs of all its clients, whether men or women. "We carried out extensive research and found that there was real demand," said Nasr. "There has been a tremendous response, up to 200 calls a day."

With a lot of backstreet surgeons, it is difficult to find concrete figures. However, Lebanon's Commerce du Levant estimates that the cosmetic surgery industry is now worth between \$25 million and \$30 million, with about 1,000 operations done a year.

Dr Nabih Sader, president of the Lebanese Association of Cosmetic Surgeons, says a good reason for this increase in plastic surgery is the political situation. "Since they're not spending their money at night," Dr Sader says, "they come to get work done – but Lebanese women have always been concerned with their appearance, and plastic surgery here is competitively priced and meets the highest standards."

The bank is aiming their loan product at those who aren't particularly well off. The average salary in Lebanon is about \$600 a month, and this is the minimum salary someone must be earning before they will be considered for a loan. And the borrower will not need to put up a guarantee or have a guarantor for sums up to \$3,000. Another condition of this loan, however, is that they should be employed and under 64 years of age.

The most common procedures are said to be carried out on the nose, lips and breasts, with about a third of all operations being performed on foreigners. It's not just the women either – the number of men looking to undergo cosmetic surgery is also on the increase – one in five operations are said to be performed on men.

One bank official said, "We like to look our best. There are people who see this loan as their life raft." The most popular procedures are nose jobs – which cost a fraction of what most people pay in Europe or the US – followed by liposuction and botox. Lebanon could well become another destination for surgical tourism.

So where do we stand? Is this loan to be viewed as a positive or negative advancement? On the one hand, it seems like a blatant exploitation of certain woman's vulnerabilities, giving them access to alluring yet, in some cases, perhaps excessive possibilities. On the other hand, it does allow individuals seeking health related plastic surgery or certain exceptional groups such as burn victims, the opportunity to undergo these operations at reputable surgeons – thereby increasing the chances of a successful surgery. Ultimately, it is a delicate issue with pros and cons to be listed on either side. What is certain, however, is that if this campaign achieves long-term success, we can be sure to expect other banks in the country to quickly follow suit and offer their own cosmetic surgery loans too. ●

Lebanon could become another destination for surgical tourism

What do you think?



"To be honest, I thought it was a terrible thing when I first saw the posters on the street. What has our country come to? Is that all we care about today: Our looks? But then, after thinking about it for a while, I thought that I should not be so

judgmental. I am sure that there are so many people out there who love to look better but can't afford it and this new loan was a good way to go, since in the long run it would help their self esteem."

Theresa 34, housewife

"Yes, my daughter told me about these loans and she asked me if she could apply. I said yes of course. She's 22, and has wanted to fix her nose since she was 18. Her father and I couldn't afford it."

Zeina 51, kiosk owner

"Some people take up a loan to buy a new car, others to buy a new nose, I don't see the difference."

Chris 33, lawyer

"Oh please, this country is full of it. Look around you, people are dying while others are taking advantage of vulnerable people who have been brain washed

to believe that if you're not perfect you are nothing."

Ziad 34, engineer

"This is a marketing gimmick created by the bank to encourage people to apply for personal loans. They just called it the plastic surgery loan, but it's a personal loan."

Paul 33, trader

"I am sure there are many out there who really need these loans to help them look better and fix something they hate in themselves. Why not?"

Anisia 33, PR officer

"I say the bank is being smart. People need to hear about new things, something that will attract them into getting a loan, FNB did a great job I think. Great marketing!"

Mark 34, banker

