

Current Account 461

Nature, Legalities and Currencies

Account Nature	Current account
Account currency	LBP or USD

Product Offering

Debit Card
SMS Alert
Mobile Banking (bank audi mobile app)
Online Banking (audionline)
Mobile Payment (PinPay)
Statement of Account (available upon request)
Check book (available upon request)

Charges and Fees

Account Charges	LBP 1,500 or USD 1 Per month
Debit Card	Free for the first year, then depending on card type
Bank Audi Mobile App.	Free
SMS Alert	Free for the first 6 months (then USD 1 per month)
PinPay	Free for the first 3 months (then USD 2 per month)
Statement of Account (available upon request)	Free
Highest overdraft commission	2% quarterly on the highest overdraft balance

Interest Rates

Debit interest rates on LBP	20% (to be applied on accidental overdraft)
Debit interest rates on USD	16% (to be applied on accidental overdraft)

Terms & Conditions

Minimum Opening Balance	Not Applicable
Minimum Balance to Maintain	Not Applicable

Bank Audi reserves the right to modify the Terms & Conditions, after notifying the customer.

This product fits our client's profile, based on his/her:

- Personal statement and CDR Report
- Account activity, financial power, and relationship with Bank Audi
- Social status

Based on the information and conditions above, I request the bank to open an account in my name, knowing that this document is an inherent part of a general contract related to opening and moving accounts, as well as to general Terms & Conditions of Online Banking services.

Date: _____

Customer Name/ ID:

Employee Name:

Manager Name:

Customer Signature

Employee Signature

Manager Signature