



**Term Deposit Account- CATD01 (462)**

**Nature, Legalities & currencies**

Account Nature	Term Deposit Account	
Account currency	LBP <input type="checkbox"/>	Foreign Currency <input type="checkbox"/>

**Product Offering**

Online banking Service (Audi Online)	View only
Mobile Banking Service	View only

**Charges & Fees**

Closing Account	Closing allowed upon maturity only	
Debit Interest Rate	20% LBP	16% USD (to be applied on accidental overdraft)
Highest Overdraft Commission	2‰ (applied on the quarterly highest overdraft)	

**Conditions**

Minimum balance to maintain	LBP 30M or USD 20K (or c/v in other foreign currencies)
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**Interest Rates**

Credit interest rate	.....%
Maturity Frequency	1M <input type="checkbox"/> 3M <input type="checkbox"/> 6M <input type="checkbox"/> 12M <input type="checkbox"/> Other .....
Management Fees	<input type="checkbox"/> Monthly USD 4 or countervalue <input type="checkbox"/> Other Maturities USD 7 or countervalue
Tax on credit interest	7%

At least four days prior to the maturity date, the customer must contact and inform the bank if he wishes to release the account or to block another period with the agreed interest rate. Otherwise, the Bank has the right to consider the account blocked the same period with interest rate as set by the bank at the time.

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's Name:

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Customer Signature

Employee Signature

Manager Signature

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