



Payroll Account 436

Nature, Legalities & currencies

Account Nature	Current account
Account currency	LBP or USD

Product Offering

Debit Card
SMS Alert Service
Mobile banking Service (Bank Audi Mobile Application)
Online banking Service (Audi Online)
Mobile Payment Service (Pinpay)
Statement of Account
Check Book

Charges & Fees

Account Charges	LBP 1,500 or USD 1 per month
Bank Audi Mobile Application & Audi Online	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)
Closing Penalty	No Penalty
Statement account on request	Free
Highest overdraft commission	2 per 1000 every 3 months on the highest overdraft balance
Check Book charge	USD 0.35 per page

Interest Rates

Credit interest rates on LBP	N/A
Credit interest rates on USD	N/A
Debit Interest rates on LBP	20% (to be applied on accidental overdraft)
Debit Interest rates on USD	16% (to be applied on accidental overdraft)

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:

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Customer Signature

Employee Signature

Manager Signature

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