



Sight Deposit Account 765

Nature, Legalities & currencies

Account Nature	Sight Deposit Account
Account currency	LBP or USD

Product Offering

SMS Alert	Available
Mobile banking Service (Bank Audi Mobile Application)	Available
Online banking Service	Available
PinPay	Available
E-statement	Available
Mobile payment	Available
Check Book	Not Available

Charges & Fees

Account Charges	LBP 3,000/per Month USD 2/per Month
Bank Audi Mobile Application & Audi Online	Free
SMS Alert	USD 1/month after 6 months (optional)
PinPay	USD 2/month after 3 months (optional)
Monthly Penalty if Balance falls below minimum	LBP 3,000 USD 2
Debit Interest Rate	LBP: 20% USD: 16% (to be applied on accidental overdraft)
Highest overdraft commission	2 per 1000 every 3 months on the highest overdraft balance
Government tax on credit interest	7%
Debit Card Fees	Depending on card type, effective after 1 year from account opening date

Requirements / Conditions

Minimum balance to maintain	LBP 500,000 USD 500
Maximum balance	N/A
Requirements to open the account	LBP 1,500,000 USD 1,000

INTEREST RATES

Credit interest rates on LBP	calculated on lowest monthly balance & posted quarterly LBP: 3.75%
Credit interest rates on USD	calculated on lowest monthly balance & posted quarterly USD: 1.25%

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