



Spring Account 678

Nature, Legalities and Currencies

Account Nature	Current account targeting young people age 18 to 24
Account currency	LBP or USD

Product Offering

Debit Card
SMS Alert
Mobile banking Service (Bank Audi Mobile Application)
Online Banking Service (Audi Online)
Mobile Payment Service (PinPay)
Statement of Account

Charges & Fees

Account Charges	USD 2 or LBP 3,000
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 6 months (then USD 1 per month)
Statement of Account (Upon Request)	Quarterly E-statement
High overdraft commission	2% every 3 months on the highest overdraft balance

Interest Rates

Credit Interest Rate on LBP	Not Applicable
Credit Interest Rate on USD	Not Applicable
Interest Posting	Not Applicable
Debit Interest Rate on LBP	20% (to be applied on accidental overdraft)
Debit Interest Rate on USD	16% (to be applied on accidental overdraft)

Once the customer reaches the age of 25 , he will be asked to visit the bank in order to transfer his balance to another account of his choosing and to provide him with a new debit card

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