



**Wedding Account 463**

**Nature, Legalities & currencies**

Account Nature	Current account
Account currency	USD & LBP

**Product Offering**

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

**Charges & Fees**

Account Charges	USD 3/month (USD 1.5 per PL)
Bank Audi Mobile Application & Audi Online	Free
SMS Alert	Free for 6 months
PinPay	USD 2/month after 3 months (optional)
Statement account (Upon Request)	Free
Highest overdraft commission	Not Applicable
Tax on credit interest	7%

**Interest Rates**

Credit interest rates on LBP	3% for balances over LBP 10,000,000
Credit interest rates on USD	0.25% for balances over USD 7,000
Interest posting (Semi-Annual)	Every 27th of June and December
Debit interest rates on LBP	20 % LBP (to be applied on accidental overdraft)
Debit interest rates on USD	16 % USD (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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