

# Bank Audi Harley Davidson Key Fact Statement



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	Employed Bike Loan Product Sheet		Self Employed
Title	Segment1: Payroll Dom _Public & Private	Segment2: Non Payroll _Public & Private	Segment3: Self Employed & Professionals
<b>Definition</b>	Employees with salary domiciliation at Audi	Bank Audi clients and non-clients whose salaries are NOT domiciliated at Bank Audi	Business Owners & Professionals that are Audi clients for a period exceeding 6 months
<b>Client Segment</b>	Payroll Employees	Non Audi Payroll - salaried	Self Employed- Business Owners & professionals-Audi Customers
<b>Age at Bank</b>	1 Month	Zero age at Bank Audi (Min 3 months salary domiciliation at another Bank)	6 Months
<b>Client Requirements</b>			
<b>Min. Income(Gross)</b>	LBP 2,000,000 (or CV)	LBP 2,500,000 (or CV)	LBP 2,500,000 (or CV)
<b>Min. years at work (Current job)</b>	6 Months	9 Months(Min 3 months salary domiciliation)	18 Months
<b>Demographic &amp; Personal Info</b>			
<b>Min. Age</b>	25	25	28
<b>Max. Age by loan completion</b>	64 or 69 in case of retirement salary	64 or 69 in case of retirement salary	69
<b>Nationality/Residency</b>	Lebanese Residents	Lebanese Residents	Lebanese Residents
<b>Car characteristics</b>			
<b>Max Bike Age</b>	4	4	4
<b>Min Bike price</b>	N/A	N/A	N/A
<b>Max Bike Price</b>	\$64,000	\$64,000	\$64,000
<b>Accepted Brands</b>	Harley Davidson	Harley Davidson	Harley Davidson
<b>Interest Rates &amp; Risk Ratios</b>			
<b>Interest rate (flat) Regular Dealer</b>	6.50%	6.75%	6.50%
<b>Regulatory Household Max DBR For Loans &amp; Cards Excl. Housing</b>	35%	35%	35%
<b>Regulatory Household Max Global DBR</b>	45%	45%	45%
<b>Loan Info</b>			
<b>Min. Down Payment</b>	25%	30%	25%
<b>Max. Net Loan Amount (USD)</b>	40,000	40,000	40,000
<b>Max. lending period (Month)</b>	5,000	5,000	5,000
<b>Max. Monthly Payment Allowed</b>	48	48	48
<b>Loan currency</b>	USD	USD	USD
<b>Settlement amount currency (Forex)</b>	USD or LBP	USD or LBP	USD or LBP
<b>Grace period in case of default payment (in days)</b>	5 Days	5 Days	5 Days
<b>File Fees &amp; Charges</b>			
<b>Stamps</b>	1.5 per mil of net loan amount	1.5 per mil of net loan amount	1.5 per mil of net loan amount
<b>File fees(USD)</b>	150	150	150
<b>Late Settlement Fees (USD)</b>	USD 5	USD 5	USD 5
<b>Early Settlement fees</b>	5% of outstanding balance	5% of outstanding balance	5% of outstanding balance
<b>Insurance</b>			
<b>Insurance Plan</b>	All Risk /All Risk VIP	All Risk /All Risk VIP	All Risk /All Risk VIP
<b>Required Documents</b>			
<b>Pre-approval documents</b>	Bike Loan Application	Bike Loan Application	Bike Loan Application
	Bike Loan "Simulator" required	Bike Loan "Simulator" required	Bike Loan "Simulator" required
	Evidence on system of salary deposited at our end and domiciliation letter.	HR Letter Statement of account or 3 months Pay slip Letter signed by the client's payroll bank mentioning the monthly premium to be transferred	Commercial register paper or Syndicate registration, Bank statement from other bank if turn over at Audi doesn't match the declared income
	Copy of applicants ID	Copy of applicants ID	Copy of applicants ID
	Copy of applicants driving license	Copy of applicants driving license	Copy of applicants driving license
Proof of Residence is mandatory (Mayor's certificate or Utility bill) in case of no landline	Proof of Residence is mandatory (Mayor's certificate or Utility bill) in case of no landline	Proof of Residence is mandatory (Mayor's certificate or Utility bill) in case of no landline	
<b>Post-approval documents</b>	Bike Insurance Policy	Bike Insurance Policy	Bike Insurance Policy
	Original Bike registration Bike mortgaged to the favor of Bank Audi	Original Bike registration Bike mortgaged to the favor of Bank Audi	Original Bike registration Bike mortgaged to the favor of Bank Audi
	Original Credit Note issued to the dealer with LBP 10,000 on it	Original Credit Note issued to the dealer with LBP 10,000 on it	Original Credit Note issued to the dealer with LBP 10,000 on it
	Original mortgage contract stamped from Nafaa	Original mortgage contract stamped from Nafaa	Original mortgage contract stamped from Nafaa
Life Insurance (Group policy to be paid by customer if not included in loan or car insurance)	Life Insurance (Group policy to be paid by customer if not included in loan or car insurance)	Life Insurance (Group policy to be paid by customer if not included in loan or car insurance)	

This product suits my needs, requirements and financial capabilities after taking notice of all its specifications, features and the risks that result and/or might result from signing this document.

Name .....

ID# .....

Date .....

Signature .....