Bank Audi CAR LOAN Key Fact Statement (New Cars)



	OF FEMRIOVED
	SELF EMPLOYED
	Applicant
Title	Self-Employed & Professionals
Definition	Business Owners & Professionals that are Audi clients for a period exceeding 6 months
Client Segment	Self Employed- Business Owners & professionals-Audi Customers
Age at Bank	6 Months
	Client Requirements
Minimum Income (Gross)	LBP 2,000,000 (or CV)
Minimum years at work (Current job)	18 Months
	Demographic & Personal Information
Minimum Age	25
Maximum Age by loan completion	69 Lebanese / Resident
Nationality / Residency	Car Characteristics
Maximum Car Age	2 Years N/A
Minimum Car price Maximum Car Price	USD 135,000
Maximum Car Price	Interest Rates (Flat) & Risk Ratios
Interest ante New Oce de clare	
Interest rate New Car dealers Maximum DBR for Loans and Cards	4.75%
Maximum DBR for Loans and Cards Maximum Global DBR	35% 40%
Regulatory Household Maximum DBR For Loans & Cards	
Excluding Housing	35%
Regulatory Household Maximum Global DBR	45%
Public Sector DBR Calculation	N/A
	Loan Information
Minimum Down Payment	25%
Maximum Net Loan Amount (USD)	USD 100,000
Minimum Net Loan Amount (USD)	USD 5,000
Maximum lending period (Month)	60
Maximum Monthly Payment Allowed	N/A
Loan currency	USD
Settlement amount currency (Forex)	As per Loan Currency
Grace period in case of default payment (x days)	5 Days
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	File Fees & Charges
	1.5 per mil of Gross loan amount
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Stamps	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note
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Stamps File fees (USD)	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract
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File fees (USD)	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domicillation Contract LBP 250 on schedule 150
File fees (USD) Late Settlement Fees (USD)	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5
File fees (USD) Late Settlement Fees (USD) Early Settlement fees	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule LBP 250 on schedule USD 5 USD 5 5% of outstanding balance
File fees (USD) Late Settlement Fees (USD)	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 no Credit Note LBP 5,000 on Domicillation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP
File fees (USD) Late Settlement Fees (USD) Early Settlement fees	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domicillation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse
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File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domicillation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule LBP 250 on schedule USD 5 USD 5 So outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance fere the 1st year
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File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents
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File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule USD 5 Style of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Paid Cash for the other 5 companies : The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan Application Car Loan Papilicants ID Copy of applicants
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan 'Simulator 'required from all channels except dealers 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 driving license Third Party Registration is only allowed to first degree family members
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 500 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan *Simulator *required from all channels except dealers 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 first degree family members Proof of Residence is mandatory (Mayor's certificate or Utility bill)
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance For LIA : Monthly payment includes the insurance Paid Cash for the other 5 companies : The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan 'Simulator 'required from all channels except dealers 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 driving license Third Party Registration is only allowed to first deciree family members Proof of Residence is mandatory (Mayor's certificate or Utility bill) Demiciliation contract in case Loan To Vallue > 75%
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 WSD 5 WSD 5 WSD 6 All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan Application Car Loan Papilication Car Loan Spilication is only allowed to first degree family members Proof of Residence is mandatory (Mayor's certificate or Utility bill) Domiciliation contract in case Loan To Value > 75% Car Insurance Policy Inspection Report
File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L Pre-approval documents	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan 'Simulator' required from all channels except dealers 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 driving license Third Party Registration, Bank statement from other bank if turn over at Audi doesn't match the declared income Copy of applicants ID Copy of applicants of its degree family members Proof of Residence is mandatory (Mavor's certificate or Utility bill) Domicillation contract in case Loan To Value > 75% Car Insurance Policy Inspection Report Original Car registration acrd mortgaaged to the favor of Bank Audi
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File fees (USD) Late Settlement Fees (USD) Early Settlement fees Insurance Plan Insurance Companies Payment Method Additional coverage if insured with LIA through Audi Insurance Services S.A.L Pre-approval documents	1.5 per mil of Gross loan amount LBP 10,000 per year on contract LBP 10,000 on Credit Note LBP 5,000 on Domiciliation Contract LBP 250 on schedule 150 USD 5 5% of outstanding balance Insurance All Risk / All Risk VIP LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance For LIA: Monthly payment includes the insurance Paid Cash for the other 5 companies: The policy should cover the whole period of the loan with first beneficiary Bank Audi. Obligatory insurance free the 1st year Aman El Darb over the loan period (Coverage up to \$20,000) Required Documents Car Loan Application Car Loan 'Simulator' required from all channels except dealers 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 driving license Third Party Registration, Bank statement from other bank if turn over at Audi doesn't match the declared income Copy of applicants ID Copy of applicants of its degree family members Proof of Residence is mandatory (Mavor's certificate or Utility bill) Domicillation contract in case Loan To Value > 75% Car Insurance Policy Inspection Report Original Car registration acrd mortgaaged to the favor of Bank Audi