



	Employed		Self Employed
Title	Segment1: Payroll Dom _Public & Private	Segment2: Non Payroll _Public & Private	Segment3: Self Employed & Professionals
Definition	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
Client Segment	Payroll Employees	Non Audi Payroll - Salaried	Self Employed- Business Owners & professionals-Audi Customers
Age at Bank	1 Month	Zero age at Bank Audi (Min 3 months salary domiciliation at another Bank)	6 Months
Client Requirements			
Min. Income(Gross)	LBP 800,000 (or CV)	LBP 1,000,000 (or CV)	LBP 2,000,000 (or CV)
Min. years at work (Current job)	3 Months	6 Months (Min 3 months salary domiciliation)	18 Months
Demographic & Personal Info			
Min. Age	19	19	25
Max. Age by loan completion	64 or 69 in case of retirement income	64 or 69 in case of retirement income	69
Nationality/Residency	Lebanese Residents	Lebanese Residents	Lebanese Residents
Car Characteristics			
Max Car Age	2 Years	2 Years	2 Years
Min Car price	N/A	N/A	N/A
Max Car Price	\$135,000	\$110,000	\$135,000
Interest Rates (Flat) & Risk Ratios			
Interest rate New Car dealers	4.75%	4.75%	4.75%
Public Sector	4.25%	4.25%	4.25%
Max DBR for Loans and Cards	40%	35%	35%
Max Global DBR	45%	40%	40%
Regulatory Household Max DBR For Loans & Cards Excl. Housing	35%	35%	35%
Regulatory Household Max Global DBR	45%	45%	45%
Public Sector DBR Calculation	35% if Salary <=L.L. 1,200,000 40% if Salary between > L.L. 1,200,000 & L.L. 1,800,000 45% if Salary > L.L. 2,000,000	35% if Salary <=L.L. 1,200,000 40% if Salary between > L.L. 1,200,000 & L.L. 1,800,000 45% if Salary > L.L. 2,000,000	N/A
Loan Info			
Min. Down Payment	25%	25%	25%
Max. Net Loan Amount (USD)	100,000	80,000	100,000
Min. Net Loan Amount (USD)	5,000	5,000	5,000
Max. lending period(Month)	60	60	60
Max. Monthly Payment Allowed	N/A	N/A	N/A
Loan currency	USD	USD	USD
Settlement amount currency (Forex)	As per Loan Currency	As per Loan Currency	As per Loan Currency
Grace period in case of default payment (x days)	5 Days	5 Days	5 Days
File Fees & Charges			
Stamps	1.5 per mil of Gross loan amount 10,000LBP per year on contract 10,000LBP on Credit Note 5,000 LBP on Domiciliation Contract 250LBP on schedule	1.5 per mil of Gross loan amount 10,000LBP per year on contract 10,000LBP on Credit Note 5,000 LBP on Domiciliation Contract 250LBP on schedule	1.5 per mil of Gross loan amount 10,000LBP per year on contract 10,000LBP on Credit Note 5,000 LBP on Domiciliation Contract 250LBP on schedule
File fees(USD)	150 0 for public sector	150 0 for public sector	150 0 for public sector
Late Settlement Fees (USD)	USD 5	USD 5	USD 5
Early Settlement fees	5% of outstanding balance	5% of outstanding balance	5% of outstanding balance
Insurance			
Insurance Plan	All Risk /All Risk VIP	All Risk /All Risk VIP	All Risk /All Risk VIP
Insurance Companies	LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust	LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust	LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust
Payment Method	In loan with LIA (Monthly payment includes the insurance) Paid Cash with the 5 remaining insurance companies, The policy should cover the whole period of the loan with first beneficiary Bank Audi.	In loan with LIA (Monthly payment includes the insurance) Paid Cash with the 5 remaining insurance companies, The policy should cover the whole period of the loan with first beneficiary Bank Audi.	In loan with LIA (Monthly payment includes the insurance) Paid Cash with the 5 remaining insurance companies, The policy should cover the whole period of the loan with first beneficiary Bank Audi.
Adiottnnal coverage if insured with LIA	Obligatory insurance free the 1st year Free Aman El Darb over the loan period Free Life insurance over the loan period	Obligatory insurance free the 1st year Free Aman El Darb over the loan period Free Life insurance over the loan period	Obligatory insurance free the 1st year Free Aman El Darb over the loan period Free Life insurance over the loan period
Required Documents			
Pre-approval documents	Car Loan Application	Car Loan Application	Car Loan Application
	Car Loan "Simulator "required from all channels except dealers	Car Loan "Simulator "required from all channels except dealers	Car Loan "Simulator "required from all channels except dealers
	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
	Third Party Registration is only allowed only to first degree family members	Third Party Registration is only allowed to first degree family members	Third Party Registration is only allowed to first degree family members
	Proof of Residence is mandatory (Mayor's certificate or Utility bill)	Proof of Residence is mandatory (Mayor's certificate or Utility bill)	Proof of Residence is mandatory (Mayor's certificate or Utility bill)
Post-approval documents	Domiciliation contract in case Loan To Value > 75%	Domiciliation contract in case Loan To Value > 75%	Domiciliation contract in case Loan To Value > 75%
	Car Insurance Policy	Car Insurance Policy	Car Insurance Policy
	Inspection Report	Inspection Report	Inspection Report
	Original Car registration card mortgaged to the favor of Bank Audi	Original Car registration card mortgaged to the favor of Bank Audi	Original Car registration card mortgaged to the favor of Bank Audi
	Original Credit Note issued to the dealer	Original Credit Note issued to the dealer	Original Credit Note issued to the dealer
	Aman El Darb policy covering up to \$20,000	Aman El Darb policy covering up to \$20,000	Aman El Darb policy covering up to \$20,000
	Original mortgage contract stamped from Nafaa	Original mortgage contract stamped from Nafaa	Original mortgage contract stamped from Nafaa

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