Bank Audi CAR LOAN Key Fact Statement (Used Cars)



Title	Segment1: Payroll Dom _Public & Private	ployed Segment2: Non Payroll _Public & Private	Self Employed Segment3: Self Employed & Professionals
Definition	Employees with salary domiciliation at Audi	Bank Audi clients and non-clients whose salaries are NOT	Business Owners & Professionals that are Audi clients f
		domiciliated at Bank Audi	period exceeding 6 months Self Employed- Business Owners & professionals-Aud
Client Segment	Payroll Employees	Non Audi Payroll - salaried Zero age at Bank Audi (Min 3 months salary domiciliation at	Customers
Age at Bank	1 Month	another Bank)	6 Months
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) aphic & Personal Info	18 Months
Min. Age	19	19	25
Max. Age by loan completion Nationality/Residency	69 in case of retirement salary Lebanese Residents	69 in case of retirement salary Lebanese Residents	69 Lebanese Residents
	10 years and up to 13 years if Mercedes , BMW, Toyota,	r characteristics 10 years and up to 13 years if Mercedes , BMW, Toyota,	10 years and up to 13 years if Mercedes , BMW, Toyo
Max Car Age -	Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsch Ferrari, Maserati)
Min Car price	N/A	N/A	N/A
Max Car Price	\$60,000 Interes	\$48,000 t Rates & Risk Ratios	\$60,000
	6.5% (up to 7 years old) 6.75% (8 to 10 years old)	6.5% (up to 7 years old) 6.75% (8 to 10 years old)	6.5% (up to 7 years old) 6.75% (8 to 10 years old)
Interest rate (flat) Regular Dealer	6.75% (11 to 13 years if Mercedes , BMW, Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari,	6.75% (11 to 13 years if Mercedes, BMW, Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari,	6.75% (11 to 13 years if Mercedes , BMW, Toyota, Hor Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferra
Interest rate Public Sector Max DBR for Loans and Cards	5.50% 40%	5.50% 35%	5.50% 35%
Max Global DBR	45%	40%	40%
latory Household Max DBR For Loans & Cards Excl. Housing	35%	35%	35%
egulatory 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
	25% (up to 7 years old)	Loan Info 25% (up to 7 years old)	25% (up to 7 years old)
Min. Down Payment	30% (8 to 10 years old) 30% (11 to 13 years if Mercedes , BMW, Toyota, Honda,	30% (8 to 10 years old)	30% (8 to 10 years old) 30% (11 to 13 years if Mercedes , BMW, Toyota, Hon
	Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	30% (11 to 13 years if Mercedes , BMW, Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferr Maserati)
Max. Net Loan Amount (USD)	50,000(up to 7 years old) 30,000(8 to 10years old) 30,000 (11 to 13 years if Mercedes , BMW, Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari,	35,000	50,000
N	60 Months (up to 10 years old) 12 to 48 months (11 to 13 years if Mercedes , BMW,	60 Months (up to 10 years old) 12 to 48 months (11 to 13 years if Mercedes , BMW, Toyota,	60 Months (up to 10 years old) 12 to 48 months (11 to 13 years if Mercedes , BMW, To
Max. lending period(Month)	Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati)	Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsc Ferrari, Maserati)
Max. Monthly Payment Allowed	N/A	N/A	N/A
Loan currency settlement amount currency (Forex)	USD As Per Loan Currency	USD As Per Loan Currency	USD As Per Loan Currency
ce period in case of default payment(x	5 Days	5 Days	5 Days
days)		Fees & Charges	
Stamps	1.5 per mil of Gross loan amount 10,000LBP per year on contract 10,000LBP on Credit Note 250LBP on schedule	1.5 per mil of Gross Ioan amount 10,000LBP per year on contract 10,000LBP on Credit Note 250LBP on schedule	1.5 per mil of Gross Ioan amount 10,000LBP per year on contract 10,000LBP on Credit Note 250LBP on schedule
File fees(USD)	150 0 (Rublic Sector)	150 0 (Rublic Sector)	150 0 (Rublic Sector)
Late Settlement Fees (USD)	0 (Public Sector) USD 5	0 (Public Sector) USD 5	0 (Public Sector) USD 5
	0 (Public Sector)	0 (Public Sector) USD 5 5% of outstanding balance	0 (Public Sector)
Late Settlement Fees (USD)	0 (Public Sector) USD 5 5% of outstanding balance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercedes, BMW, Toyta, Honda, Land Rover, Jeep, Nissan, Infinity, W,	0 (Public Sector) USD 5 5% of outstanding balance Insurance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercedes, BMW, Toyota, Monda, Land Rover, Jeep, Nissan, Infinity, VM,	0 (Public Sector) USD 5 5% of outstanding balance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercedes, BM Toytot, Honda, Land Rover, Jeep, Nissan, Infinity, V
Late Settlement Fees (USD) Early Settlement fees	0 (Public Sector) USD 5 5% of outstanding balance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercedes, BMW, Toyota, Honda, Land Rower, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati) LIA (Included in Loan) Assurez Libano-Suisse Alilanz-SNA	0 (Public Sector) USD 5 S% of outstanding balance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercades, BMW, Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, VW, Porsche, Ferrari, Maserati) LIA (Included in Loan) Assurex Libano-Suisse Allianz-SNA	O (Public Sector) USD 5 5% of outstanding balance All Risk insurance (up to 7 years old) All risk and/or total loss insurance (8-10years) Total loss insurance (11 to 13 years if Mercedes , BM Toyota, Honda, Land Rover, Jeep, Nissan, Infinity, V Porsche, Ferrari, Maserati) LIA (Included in Loan) Assurex Libano-Suisse Allainar-SNA
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