



Current Account- Circulars Deposit Recovery CIRDP1

Nature, Legalities & currencies

Account Nature	USD fresh settlement account received from BDL circular 158 & 166
Account currency	USD
Source of Funds	Amount only received from CCSUB

Product Offering

Debit Card		Charged per month based on the card's type - refer to card's application
SMS Alert		<u>Local numbers:</u> USD 1 or C/V in other foreign currencies <u>International numbers:</u> 2 USD or C/V in other foreign currencies per month
Online banking Service (Audi Online)		Free
Mobile Banking Service		Free
Checkbook		Not Allowed
Bill Domiciliation		Not Allowed
Type of Transactions	Allowed	Cash Withdrawal - (zero fees) Tuition & tax payments - (Regular Fee) Banker Check Issuance - (Regular Fee) Internal, External & International Transfers - (Regular Fee) Transfer From Audi to NEO - (Regular fees) SI & Sweep - (Regular fees)
	Not Allowed	Cash Deposit Credit Card Payments Safe Deposit

Charges & Fees

Account Charges	Free
Debit Interest Rate	USD 16% to be applied on accidental overdraft (<i>subject to modification</i>)
Highest Overdraft Commission	2% every 3 months on the highest overdraft balance

Conditions

Minimum Opening Balance	N/A
Minimum balance to maintain	N/A
Overdraft & Limit	N/A
Closing Account	Closing allowed upon customer's request

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 operating accounts, as well as to general Terms & Conditions of Online Banking services.

Date:

Customer Name/ ID:

Employee Name:

Manager's Name:

Customer Signature

Employee Signature

Manager Signature