

Payroll Account - CPTRF_Public Sector

Nature, Legalities and Currencies

Account Nature	Payroll External Account used for salaries received in Fresh foreign currency (Cash or Cross Border Transfer)
Account currency	☐ USD
Source of Funds	Fresh Funds (Cash or Cross-Border Transfer)

Product Offering

Debit Card	USD 2 per month
SMS Alert	Local numbers: USD 1 International numbers: 2 USD per month
Online banking Service (Audi Online)	Free
Mobile Banking Service (Bank Audi Mobile Application)	Free
Statement of Account	USD 5 (upon request)

Charges and Fees

Account Charges / per month	USD 0.85*
Highest Overdraft Commission	N/A
Debit Interest Rate	USD 8% (to be applied on accidental overdraft - Subject to modification)

Terms & 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

* Monthly account fees are deducted once, either in USD or LBP

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

Date: -----

Customer Name/ ID:

Employee Name:

Manager Name:

Customer Signature

Employee Signature

Manager Signature
