

Current Account - POS - BDL Circulars (CCBSN3)

Nature, Legalities & currencies

Account Nature	POS Account for BDL circular 158-166
Account currency	USD

Product Offering

Debit Card	Used via POS only in USD Charged per month based on the debit card type (<i>refer to debit card's application</i>)
SMS Alert	<u>Local numbers:</u> USD 1/month <u>International numbers:</u> 2 USD/month
Online banking Service (Audi Online)	Internal transfer to the same type of account only
Mobile Banking Service	Internal transfer to the same type of account only
Checkbook	N/A
Type of Transactions	Cash Withdrawal - Not Allowed
	Internal Transfers "to the same type of account" only
	Direct Debit - Not Allowed
Bill Domiciliation	Not Allowed

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 moving 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