



HOUSING LOAN AUDI (USD)	UNDER CONSTRUCTION	
	LOCAL (USD)	EXPATS (USD)
Applicant		
Age (at maturity)	25-64	26-64
Work status	Payroll Salaried Self-Employed	Salaried Self-Employed
Minimum years at current work	1 year 2 years 2 years	2 years 3 years
Minimum years of experience	1 year 1 year 2 years	5 years
Minimum Monthly Income	USD 2,000 / USD 2,000 / USD 3,000	USD 3,000 USD 5,000
Nationality	Resident Lebanese	Expat Lebanese
Income Transfer Requirements	Domiciled salary Authenticated Domiciliation proof at other bank + Statement of account 2 years statement of account + balance sheet	Statement of account + Work Contract 2 years statement of account + balance sheet
Product		
Minimum loan amount	USD 75,000	
Maximum loan amount	No Maximum	
Loan period	5 years - 25 years	5 years-20 years
Loan currency	USD	
Minimum down payment	35%	
Authorized Annuity (Installment/Income)	35%	35% 30%
Payment		
Interest rate	Cost Of Funds + 4.5%	
Payment Order	LBP 10,000 for each year of the loan	
Promisery Note	LBP 10,000	
File fees	USD 1,000	
Real Estate fees	USD 600	
Management fees	0.5 per mil decreasing quarterly (including annuities)	
Reschedule fees		
Multiple payment fees (minimum 3 payments)	USD 0	
Skip payment fees (1 year subject to DBR conditions)		
Early reimbursement fees	1% of outstanding loan amount	
Late payment penalty	USD 50	
Stamps	LBP 10,000	
Promise of Mortgage	LBP 50,000	
Mortgage Request	(Net Loan amount*1.1)*1.55% + USD 100	
House		
House Type	Primary or Secondary Residence	
Mortgage	110% of loan amount	
Insurance		
Insurance Type	Life insurance / Fire insurance	
Insurance companies	LIA Assurex Libano-Suisse Allianz-SNA Capital Insurance Continental Trust	
Example		
SALARY: 30 Years Old Applicant	USD 5,000	USD 6,000
Loan Period	25 Years	20 Years
House Price	USD 300,000	USD 300,000
Down Payment	35% (USD 105,000)	35% (USD 105,000)
Interest Rate	8.54%	8.54%
Net Loan Amount	USD 195,000	USD 195,000
Monthly Payment	USD 1,604	USD 1,724
APR	10.20%	10.36%

Bank Audi reserves the right to modify the Terms & Conditions, after notifying the customer.