

HOUSING LOAN AUDI (USD)		CONSTRUCTED	
	LOCAL (USD)	EXPAT (USD)	
Applicant			
Age (at maturity)	25-64		
Work status	Payroll Salaried Self-Employed	Employed Self-Employed	
Minimum years at current work	1 year 1 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	5-25 5-25 5-20 years		5 - 20 years
Grace Period	Not Available		
Loan currency	USD		
Minimum down payment	25% 25% 30%		25% - Gulf 35% Non-Gulf 35%
Authorized Annuity (Installment/Income)	35%		35% 30%
Interest rate (offer period)*	5.5%		
Interest rate remaining years	Cost Of Funds + 4.1%		
Floor	Not Available		
Payment			
File fees	N/A		
Real Estate fees	USD 250		
Payment Order	LBP 5,000 x 2		
Promissory Note	LBP 10,000		
Management fees	0.5 per mil decreasing quarterly (including annuities)		
Reschedule fees	USD 0		
Multiple payment fees (minimum 3 payments)			
Skip payment fees (1 year subject to DBR conditions)			
Early reimbursement fees	1% from remaining Balance		
Late payment penalty	USD 50		
Stamps	LBP 10,000		
Mortgage Request	(Net Loan amount*1.1)*1.55% + USD 100		
House			
House Type	Primary or Secondary Residence Finished		
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	\$300,000	\$300,000	
Down Payment	25% (USD 75,000)	25% (USD 75,000)	
Interest rate (offer period)*	5.50%	5.50%	
Interest rate remaining years	8.14%	8.14%	
Net Loan Amount	USD 225,000	USD 225,000	
Monthly Payment offer period	USD 1,420	USD1,584	
Monthly payment remaining period	USD 1,815	USD 1,972	
APR	9.32%	9.42%	

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

* offer period is 1 year for apartments<=\$350K

*offer period is 2 years for apartments>\$350K