

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	Cost Of Funds + 4.5%	
Floor	Not Available	
Payment		
File fees	USD1,000	
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		
Multiple payment fees (minimum 3 payments)	USD 0	
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 6,000	USD 7,000
Loan Period	25 Years	20 Years
House Price	USD 300,000	USD 300,000
Down Payment	25% (USD 75,000)	25% (USD 75,000)
Interest Rate	8.54%	8.54%
Net Loan Amount	USD 225,000	USD 225,000
Monthly Payment	USD 1,850	USD1,989
APR	10.08%	10.23%

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