

**SELF-EMPLOYED & PUBLIC SECTOR**

Applicant			
Title	Self-Employed & Professionals	Public Sector Loan	
Client Segment	Self Employed- Business Owners & professionals- Audi Customers	Payroll Employees	
Age at Bank	>=6 months banking history at Bank Audi non-Audi SE / professional 12 months banking history at other Banks	No Minimum	
Client Requirements			
Minimum Income(Gross)	USD 1,500	LBP 750,000	
Minimum years at work (Current job)	2 years at the same business	1 year same company	
National Social Security	N/A	Yes	
Demographic & Personal Information			
Minimum Age	24	20	
Maximum Age by loan completion	69	64 or 69 in case of retirement income	
Nationality/Residency	Lebanese / Resident		
Loan characteristics			
Type of Account	677		
Individuals/Business/Both	Individual		
Joint Loan	Account "And" is only accepted		
Interest Rates & Risk Ratios			
Interest Type	Fixed		
Interest Rate Calculation	Compounded		
Interest Rate Value LBP	N/A	17% up to 6 years	
Interest Rate Value USD	19% up to 3 Years	N/A	
Regulatory Household Maximum DBR For Loans & Cards Excluding Housing	25%	35%	<b>For army applicant:</b> o Income ≤ BP 1,200,000: DBR = 35%  o LBP 1,201,000 ≤ Income ≤ LBP 1,800,000: DBR = 40%  o Income ≥ LBP 1,801,000: DBR = 45%
Regulatory Household Maximum DBR For Housing	30%	35%	
Regulatory Household Maximum Global DBR (including Housing Loan)	35%	45%	
Loan Information			
Minimum Net Loan Amount	USD 7,500	LBP 10,000,000	
Maximum Net Loan Amount	USD 75,000 Loan amount exceeding USD 75K shall be granted against tangible guarantees	LBP 112,500,000	
Minimum lending period	N/A		
Maximum lending period	3 Years	6 Years	
Loan currency	USD	LBP	
Settlement amount currency (Forex)	As per Loan Currency		
Grace period in case of default payment (x days)	7 days (Before Applying the Penalty)		
File Fees & Charges			
Stamps	1.5 per mil of gross loan amount / LBP 250 on schedule / LBP 10,000 on loan contract per year		
File Fees (USD)	USD 150 or LBP 225,000		
Late Settlement Fees (USD)	USD 5 or LBP 7,500		
Bank Commission	2‰		
Early Settlement Fees	5% on outstanding balance		

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Insurance		
Life Insurance Required	Yes	
Type of Life Insurance	Death ,Passive war ,Total or partial permanent disability	
Life Insurance Coverage (%)	100% of loan up to USD 100,000 or counter value in LBP	
Life Insurance bought by Approved	Bank group policy for loan amount <= LBP 100,000 or C.V & individual under writing for >= LBP 100,000 or C.V	
Life Insurance Fees	In loan for life insurance with LIA for loan amount <= USD 100,000	
Insuring Companies	LIA , Assurex, Libano-Suisse, Allianz-SNA, Capital Insurance, Continental Trust	
Premium Calculation	115% of Net Loan Amount	
Advanced Payment		
Advance Payment Option (Maximum)	Up to 155 Days	
Advance Payment Commission & Penalty	No penalty applied, interest is charged	
Required Documents		
Pre-approval Documents	Personal Loan Application + CDR - D3	
	Medical questionnaire when amount >USD 50,000.	
	Account statement reflecting the business activity (for 2 years) Legal documents of the company/establishment + Audited financials for 2 years (Balance Sheet + Income Statement)	Certificate of salary Evidence on system of salary deposited at our end or domiciliation letter.
	Copy of applicant ID Copy of Commercial register if self employed Copy of Syndicate member card if professional	Copy of applicants ID
Post-approval Documents	Proof of residence is mandatory (Mayor's certificate or Utility bill) Personal Loan Contract Loan Schedule Debit Advice Schedule of Bills Promissory note	

Personal loan   36 Months	Self-Employed & Professionals	Public Sector Loan
<b>LOAN</b>	<b>(USD) Self-Employed</b>	<b>(LBP) Payroll Employee</b>
Interest rate (compounded)	19.00%	17.00%
Net Loan Amount	USD 14,126	LBP 20,747,498
Gross Loan Amount	USD 18,000	LBP 27,000,000
Typical APR	24.92%	22.29%
Monthly Payments	USD 500	LBP 750,000
Stamp Fee	USD 27	LBP 40,500
Filing Fee	USD 150	LBP 225,000
Contract Stamps	LBP 30,000	LBP 30,000
Commission	USD 191.80	LBP 293,000

  

Personal loan   60 Months	Self-Employed & Professionals	Public Sector Loan
<b>LOAN</b>	N/A	<b>(LBP) Payroll Employee</b>
Interest rate (compounded)		17.00%
Net Loan Amount		LBP 29,534,838
Gross Loan Amount		LBP 45,000,000
Typical APR		21.88%
Monthly Payments		LBP 750,000
Stamp Fee		LBP 67,500
Filing Fee		LBP 225,000
Contract Stamps		LBP 50,000
Commission		LBP 707,760