



Kafalat Program	Program Features	Eligible Applicants	Pricing	Other Fees & Charges	Special Conditions	Financed Activities
Kafalat Basic	Maximum USD 200,000 Maximum Loan Duration: up to 7 years Guarantee Ratio: 75% Grace Period: 6 months - 1 year	Individual / Sole Proprietorship / Simple Partnership / Limited Liability Company (SARL) / Joint Stock Company (SAL) / Cooperative	<u>Interest:</u> Libor one year + 5.5% +15% FFR currently 7.56% <u>Repricing Frequency:</u> Yearly <u>Subsidy:</u> 4.5% <u>Kafalat Annual Commission:</u> 2.5%*	Stamps: LBP 10,000/year File Fees (BDL): LBP 100,000 (paid once) Early Closure Fees: 2%* Life Insurance**: 105% coverage of the total outstanding balance. Premium paid monthly	The Bank may ask for a collateral which may not exceed 50% of the loan amount	To finance Fixed Assets and Working Capital needs
Kafalat Agriculture: Trees	Maximum USD 320,000 Maximum Loan Duration: up to 10 years Guarantee Ratio: 75% Grace Period: 6 months - 3 years	Individual / Sole Proprietorship / Simple Partnership / Limited Liability Company (SARL) / Joint Stock Company (SAL) / Cooperative	<u>Interest:</u> 3% + 50% FFR currently 3.63% <u>Repricing Frequency:</u> Yearly <u>Subsidy:</u> Full up to 7 years <u>Kafalat Annual Commission:</u> 2.5%*	Stamps: LBP 10,000/year File Fees (BDL): LBP 100,000 (paid once) Early Closure Fees: 2%* Life Insurance**: 105% coverage of the total outstanding balance. Premium paid monthly	The Bank may ask for a collateral which may not exceed 50% of the loan amount	To finance Fixed Assets and Working Capital needs Related to Plantation of Fruit Trees

* To be applied on the outstanding balance

**Life insurance is calculated based on the outstanding balance for the total credit facilities (105%) over the full period of the loan and endorsed to the Bank as first beneficiary. It should be issued by an insurance company from the approval list. Insurance amount will not be included in the loan; it will be debited on a monthly basis from client's settlement account.

This product suits my needs, requirements and financial capabilities after taking notice of all its specifications, features and the risks that result and/or might result from signing this document.

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: (1) Personal statement and CDR Report (2) Account activity, financial power, and relationship with Bank Audi (3) Social status

Date _____

Customer Name/ID _____

Employee Name _____

Manager Name _____

Customer Signature _____

Employee Signature _____

Manager Signature _____