Card Annual Fee	Full Option		No Options	
	Basic	Supplementary	Basic	Supplementary
	LBP 150000 | USD 100	LBP 120000 | USD 80	Free for the 1st year / LBP 120,000 | USD 80	Free for the 1st year / LBP 60,000 | USD 40
Grace Period (For the "10% Revolving Limit")	Up to 45 days starting from the 25th of each month until the 10th of the next month where it can pay back its minimum due interest free			
Tenure	Power 1 to 9 months			
Minimum Monthly Payment	For the "90% Business Use Limit" : Installment Payment Dues			
	For the "10% Revolving Limit" : 10% with a minimum of LBP 75,000			

Interest Charges

1- Interest Rates on the Business Use Limit:

Annual Turnover	USD	LBP
USD 10,000 to USD 2,000,000	BRR+4% | Currently: 11.23%	BRR+4% | Currently: 14.70%

In case of collateral : -1%

For TransAct Packages Holder (after one year of enrollment) : If annual business routing >75% (-0.5%)

2- Interest on the outstanding balance for revolving limit 1.95% for LBP& 1.75% for USD to be applied on the outstanding balance incase cardholders did not settle the full amount

File Fees	Transaction Package Holders: 0.2% of net facility amount Non-Transaction Package Holders: 0.3% of net facility amount With minimum LBP 150K | $100 and maximum LBP 500K | $330
Other Fees (Business use Limit)	Early closure fee : 5% on the outstanding balance
	Advance Payment fee: additional 2%on the partial payment for Empower Card
Other Fees (Revolving Limit)	Late Payment Fee 2.5% with a minimum of 15,000 LBP and maximum 37,500 LBP
	Over Limit Fee : Free
	Forex Fee: 1.5% - other currencies 3.95%
	ATM Balance Inquiry and cash withdrawal fee: NA
	Card Replacement Fees : LBP 22,500 for damaged card - LBP 45,000 for stolen/lost card - LBP 22,500 for other cases
	Pin Replacement Fee : N/A
	SMS Fee : LBP 1,500 Month/Mobile/for Local Lines
	SMS Fee : LBP 3,000 Month/Mobile/for International Lines
Insurance Details	Life Insurance * 105% coverage of the total outstanding balance. Premium paid monthly
Fire Insurance on Property **	100% coverage of the real value covering the premise and its content
Example of APR calculation and life insurance monthly premium	Amount: LBP 100,000,000 / Tenure: 9 months/ APR 16.62% / Maximum Monthly Premium *** : LBP 14,000 Amount :USD 100,000 / Tenure: 9 months/ APR 12.10 % / Maximum Monthly Premium ***: USD 14

*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.

** Fire insurance on property covering 100% of the real value of the premise subject to the loan (construction value and content), paid in cash on a monthly basis . Insurance covers the premise against any damage resulting from fire, explosion, earthquake, or neighbor's recourse. Any additional reason for damage will bear an additional cost to the premium.

***The Life insurance monthly premiums decrease in parallel with the decrease of the loan's outstanding balance.

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**