



TransAct Packages

	BASIC	PLUS	PREMIUM
Monthly Fee	USD 12	USD 15	USD 25
FREE COUNTER TRANSACTIONS (PER ANNUM)			
Number of Local Checks Purchased	6	12	24
Number of Incoming Transfers (Local or International)	2	4	6
Number of Outgoing Transfers (Local or International)	1	2	3
FREE PRODUCTS AND SERVICES			
Number of 461 accounts (including monthly fees + statement)	2 Free	3 Free	4 Free
Number of 702 accounts	unlimited	unlimited	unlimited
Payroll solution	Payroll solution	Payroll solution	Payroll solution
Check book	Unlimited Free-upon request	Unlimited Free-upon request	Unlimited Free-upon request
Official Statement	Unlimited Free-upon request	Unlimited Free-upon request	Unlimited Free-upon request
Visa Business Debit Card	Free	Free	Free
SMS notification	Free	Free	Free
POS Purchase	Free Installation. Free monthly rental during the first year. 10\$ monthly fees during the second year.	Free Installation. Free monthly rental during the first year. 10\$ monthly fees during the second year.	Free Installation. Free monthly rental during the first year. \$10 monthly fees during the second year.
Utility Bills Domiciliation for Free	Up to 2	Up to 3	Up to 4
ALTERNATIVE DELIVERY CHANNELS			
ATM	Free for all transaction types. Up to USD 3000 daily Free cash deposit and USD 50,000 Monthly	Free for all transaction types. Up to USD 5000 daily Free cash deposit and USD 75,000 Monthly	Free for all transaction types. Up to USD 7500 daily Free cash deposit and USD 100,000 Monthly
Audi Online/Call Center/Interactive Teller Machines (ITMs)	Free for all transaction types	Free for all transaction types	Free for all transaction types

Reward - Loyalty Programs Applicable on TransAct Packages

REWARD ON TURNOVER - CASH BACK FOR ALL PACKAGES (BASIC - PLUS - PREMIUM)

	Monthly	Quarterly	Semi-Annual	Annual
<50% of T/O	USD 0	USD 0	USD 0	USD 0
50%-75% T/O	USD 3	USD 9	USD 18	USD 36
>75% T/O	USD 5	USD 15	USD 30	USD 60

- Upon your business needs (seasonality, flow, etc.), cashback rewards are offered on a monthly, quarterly, semi-annual or annual basis. It will be deposited in the same account from which you will pay the enrolment monthly fees.
- Cashback rewards depend on the actual percentage deposited in client's account, from the declared annual turnover.

REWARD ON ALTERNATIVE DELIVERY CHANNEL USAGE - MONTHLY CASH BACK IF TRANSACTIONS EXECUTED ON ADC >80% OF THE TOTAL TRANSACTIONS (MINIMUM 15 PER MONTH)

	BASIC	PLUS	PREMIUM
Monthly Cash Back	USD 2	USD 3	USD 5

PREFERENTIAL FILE FEES ON LENDING PRODUCTS UPON TRANSACT PACKAGE ENROLMENT

Power card	0.2% of net loan amount instead of 0.3% with a minimum of LBP 150,000 and maximum of LBP 500,000
Empower card	0.3% of net loan amount instead of 0.4% with a minimum of LBP 250,000 and maximum of LBP 750,000
POS cash advance	0.2% of net loan amount instead of 0.3% with a minimum of LBP 150,000 and maximum of LBP 500,000
Business loan	0.3% of net loan amount instead of 0.4% with a minimum of LBP 250,000 and maximum of LBP 750,000
Premises loan	0.3% of net loan amount instead of 0.4% with a minimum of LBP 250,000 and maximum of LBP 750,000

PREFERENTIAL RATE ON LENDING PRODUCTS (applicable after one year of the enrolment in the TransAct Packages if the percentage of the credited turnover into the client business account throughout the year is according to the following)*

	>=75% Declared Turnover	Terms and Conditions
Power/Empower Card	-0,50%	Set at initiation + reviewed / adjusted yearly applicable on future installment plan.
Business Loan	-0,50%	Set at initiation applicable for all loan period
Premises Loan (Audi USD and LBP)	-0,50%	Set at initiation + reviewed / adjusted yearly

* Floor for all SME lending products interest rate is set at 9%.
The preferential interest rate is not applicable on the subsidized facilities.

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 _____