

**TERMS & CONDITIONS - OPERATIONS in LBP Currency**

Description	Value Date (working days)	Fees & Charges	
I. Check Issuance			
Bankers Check issuance	Same Day (0)	LBP	1,000,000
Bankers Check issuance in fresh LBP	Same Day (0)	2.5‰ with min LBP 1M	
Stop Payment on Bankers Check		LBP	150,000
II. Checks Drawn on Bank Audi			
Check Clearing	Same Day (0)		None
Check Payment	Same Day (0)	LBP	50,000
Unpaid Checks			
Insufficient provision/ Drawer's objection		LBP	900,000
Discrepancy between words and figures			
Signature differs from specimen			
Drawer's signature required			
Incomplete drawer's signature			
Drawer's seal required			
Incomplete beneficiary name			
Other reasons			None
Stop Payment			
Lost Checkbook / Check		LBP	300,000
BDL Declaration			
Regularization within 15 days		LBP	750,000
Regularization after declaration			
Regularization after declaration (when account closed)			
III. Purchased Checks			
Checks Drawn on Lebanese Banks			
Check Deposit - Clearing (Counter and ATM)	+3 days value	LBP	200,000
Unpaid Check	Same as deposit value	LBP	900,000
Check sent for collection - BDL branches outside Beirut	+5 to 10 days value	LBP	200,000
IV. Cash Operations			
Cash Deposit < LBP 50M	Same Day (0)		None
Cash Deposit ≥ LBP 50M	Same Day (0)		1‰
Cash Deposit "LBP Cash Account (CCBSN2 - CCCUR2)"	Same Day (0)		1‰
Cash Withdrawal (Counter)	Same Day (0)	LBP	50,000
Cash Withdrawal (ATM)	Same Day (0)		None
Cash Withdrawal from "LBP Cash Account (CCBSN2 - CCCUR2)"	Same Day (0)		4‰
V. Wire Transfers			
Outgoing Transfers			
Outgoing Transfer - inside Lebanon (Fresh & non-Fresh) <i>Cash Deposit for Individuals (Counter)</i>	+2 days value	LBP	900,000
Incoming Transfers			
Incoming Transfer (Fresh & non-Fresh)	Value as indicated	LBP	400,000
VI. Internal Transfers			
<i>Cash Deposit for Companies (Counter)</i>			
Incoming Transfers			
Incoming Transfer (Fresh & non-Fresh)	Value as indicated	LBP	400,000
VI. Internal Transfers			
Inter-Account Transfer Same client	Same Day (0)		None
Inter-Account Transfer (Fresh) with forex exchange Same client (Counter)	Same Day (0)		5‰
Inter-Account Transfer - Different IDs			None
VII. Taxes Payments			
TVA and other taxes (Fresh & non-Fresh) - (Counter)		LBP	1,000,000
TVA and other taxes (Online)		LBP	100,000
VIII. Clients' Accounts - Other Charges			
EDL Bills Domiciliation	Same Day (0)	LBP	200,000
Ogero Bills Domiciliation	Same Day (0)	LBP	200,000
MIC1 (Alfa) and MIC 2 (MTC) Bills Domiciliation	Same Day (0)	LBP	200,000
Other Bill Domiciliation	Same Day (0)	LBP	200,000
Returned Bills Domiciliation		LBP	200,000
Company under Constitution		LBP	30,000,000
Balance Confirmation for Auditors		LBP	2,000,000
Certificates (additional Stamps fees to be paid)		LBP	1,000,000
Power of Attorney (POA) Creation - Individual		LBP	750,000
Power of Attorney (POA) Creation - Business		LBP	1,000,000
IX. Other Operations			
Passbook			
Passbook Replacement / Loss		LBP	500,000
Checkbook			
LBP Account (fresh / non-fresh)		LBP	1,000,000
Statement of Account			
LBP Individual Account		LBP	400,000
LBP Business Account		LBP	1,000,000
Relationship Termination Fees - on Inactive Accounts			
Account Closure Fees LBP		LBP	40,000



TERMS & CONDITIONS - OPERATIONS in Foreign Currency

Description	Value Date (working days)	Fees & Charges
I. Check Issuance		
Bankers Check issuance	Same Day (0)	\$ 50
Bankers Check issuance in fresh USD	Same Day (0)	5‰ (min USD 10 - max USD 40)
Stop Payment on Bankers Check		\$ 30
II. Checks Drawn on Bank Audi		
Check Clearing	Same Day (0)	None
Unpaid Checks		
Insufficient provision/ Drawer's objection		
Discrepancy between words and figures		
Signature differs from specimen		
Drawer's signature required		\$ 25
Incomplete drawer's signature		
Drawer's seal required		
Incomplete beneficiary name		
Other reasons		None
Stop Payment		
Lost Check / Checkbook		\$ 30
BDL Declaration		
Regularization within 15 days		
Regularization after declaration		\$ 50
Regularization after declaration (when account closed)		
III. Purchased Checks		
Checks Drawn on Lebanese Banks		
Check Deposit - Clearing (Counter and ATM)	+4 days value	\$10, €10, £10
Check Deposit (Fresh) - Clearing (Counter)	+6 days value	\$ 5
Unpaid Check	Same as deposit value	\$ 25
International Checks		
Check Purchased		
< USD 1,500	Up to 21 days value	\$ 150
> USD 1,500 till USD 10,000	Up to 21 days value	\$ 200
> USD 10,000 till USD 15,000	Up to 21 days value	\$ 300
Unpaid Check Purchased	Same as deposit value	Correspondent Charges
IV. Cash Operations		
Foreign Currency - Fresh		
Cash Withdrawal (Counter - Payment Order Booklet)	Same Day (0)	5‰ with min USD 2
Cash Withdrawal (ATM)	Same Day (0)	2‰ with min USD 1
Cash Withdrawal in EUR (Counter)	Same Day (0)	2.5‰ with min EUR 2
Cash Deposit in Individuals Accounts (Counter)		
< USD 1,000	Same Day (0)	2
≥ USD 1,000	Same Day (0)	4‰
For Foreign Currencies other than USD	Same Day (0)	7‰
Cash Deposit in Companies Accounts (Counter)		
< USD 1,000	Same Day (0)	2
≥ USD 1,000	Same Day (0)	4‰
For Foreign Currencies other than USD	Same Day (0)	7‰
Cash Deposit (ATM)	Same Day (0)	2‰ with min USD 1
Foreign Currency - Non Fresh		
Local Dollars Conversion – Cash withdrawal (Counter)	Same Day (0)	\$ 4
V. Wire Transfers		
Outgoing Transfers - inside Lebanon		
Outgoing Transfer - inside Lebanon Local Funds	+2 days value	\$ 60
<i>If processed via our Digital Channels (Audi Online or Mobile App), same fees are applied as counter</i>		
Outgoing Transfer - inside Lebanon Fresh Funds		
Normal Track	+5 days value	\$15 (swift) + 2‰ (Min \$30 - Max \$500) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
Cash Deposit + Outgoing Transfer (Normal Track)		
Cash Deposit for Individuals	Same Day (0)	\$2 if <\$1,000
Cash Deposit for Companies	Same Day (0)	\$2 if <\$1,000
	Same Day (0)	4‰ if ≥ \$1,000
Outgoing transfer	+5 days value	\$15 (swift) + 2‰ (Min \$30 - Max \$500) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
Fast Track	Same Day	\$15 (swift) + 5‰ (Min \$50) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
<i>If processed via our Digital Channels (Audi Online or Mobile App), same fees are applied as counter</i>		
Cross Border Outgoing Transfer		
Normal Track	+5 days value	\$15 (swift) + 2‰ (Min \$30 - Max \$500) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
Cash Deposit + Outgoing Transfer (Normal Track)		
Cash Deposit for Individuals	Same Day (0)	\$2 if <\$1,000
Cash Deposit for Companies	Same Day (0)	\$2 if <\$1,000
	Same Day (0)	4‰ if ≥ \$1,000
Outgoing transfer	+5 days value	\$15 (swift) + 2‰ (Min \$30 - Max \$500) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
Fast Track	Same Day	\$15 (swift) + 5‰ (Min \$50) + \$35 (if charges "Our") if ≤ \$1,000 + \$55 (if charges "Our") if > \$1,000
<i>If processed via our Digital Channels (Audi Online or Mobile App), same fees are applied as counter</i>		

TERMS & CONDITIONS - OPERATIONS in Foreign Currency

Description	Value Date (working days)	Fees & Charges
Incoming Transfers		
From Abroad - Fresh Funds	Value as indicated	
0 - 500		\$ 5
500 - 3,000		\$ 10
3,000 - 10,000		\$ 15
>10,000		\$ 20
Inside Lebanon - Local Funds	Value as indicated	\$ 50
Inside Lebanon - Fresh Funds	Value as indicated	4‰
VI. Internal Transfers		
Inter-Account Transfer Same client	Same Day (0)	None
Inter-Account Transfer (Fresh) with forex exchange ≤ USD 4,000 Same client (Counter, ATM, AOL and Mobile App)	Same Day (0)	2‰
Inter-Account Transfer (Fresh) with forex exchange > USD 4,000 Same client (Counter, ATM, AOL and Mobile App)	Same Day (0)	5‰
Inter-Account Transfer - Different IDs	Same Day (0)	None
Local Dollars Conversion – Internal Transfer (Counter)		
0-1000		\$ 4
1001-5000		\$ 25
5001-10000	Same Day (0)	\$ 60
10001-20000		\$ 125
20001-30000		\$ 250
30001-999999		1%
VIII. Clients' Accounts - Other Charges		
EDL Bills Domiciliation	Same Day (0)	\$ 2
Ogero Bills Domiciliation	Same Day (0)	\$ 2
MIC1 (Alfa) and MIC 2 (MTC) Bills Domiciliation	Same Day (0)	\$ 2
Other Bill Domiciliation	Same Day (0)	\$ 2
Returned Bill Domiciliation		\$ 2
Company under Constitution		\$ 300
Certificates (additional Stamps fees to be paid)		\$ 100
IX. Other Operations		
Passbook		
Passbook Replacement / Loss		\$ 35
Checkbook		
Payment Order Booklet (Fresh Funds)		\$ 50
FC Accounts		\$ 100
Power of Attorney		
Power of Attorney (POA) Creation - FC Account - Individual		\$ 50
Power of Attorney (POA) Creation - FC Account - Business		\$ 100
Power of Attorney (POA) Creation - FC External Account (fresh funds)		\$ 10
Statement of Account		
FC Individual Account		\$ 25
FC Business Account		\$ 100
External Account Individual (Fresh funds)		\$ 5
External Account Business (Fresh funds)		\$ 10
Safe Box (Fresh USD)		
Yearly rent		
Group 2		\$ 90
Group 4		\$ 100
Group 6		\$ 140
Group 8		\$ 160
Group 10		\$ 170
Group 12		\$ 200
Group 14		\$ 220
Group 16		\$ 240
Group 18		\$ 500
Group 20		\$ 600
Relationship Termination Fees - on Inactive Accounts		
Account Closure Fees USD		\$ 10
Account Closure Fees Fresh USD		\$ 5