



Vacuum & Window Cleaner - ROB5

Definition	High-Tech Loans
Client Segment	N/A
Age at Bank	N/A
Client Requirements	
Min. Income(Gross)	N/A
Min. years at work (Current job)	N/A
National Social Security	N/A
Demographic & Personal Info	
Min. Age	18
Max. Age by loan completion	69
Nationality/Residency	Lebanese Residents
Loan characteristics	
Type of Account	647/408/623/645
Individuals/Business/Both	Individual
Joint Loan	N/A
Interest Rates & Risk Ratios	
Interest Type	Fixed
Interest Rate Calculation	N/A
Interest Rate Value LBP	0.00%
Max Annuity : monthly Payment/Income	25%
Max DBR for Loans and Cards	30%
Max Global DBR	35%
Regulatory Household Max DBR For Loans & Cards Excl. Housing	35%
Regulatory Household Max DBR For Housing	35%
Regulatory Household Max Global DBR	45% (With Housing Loan)
Loan Info	
Min. Net Loan Amount	N/A
Max. Net Loan Amount	N/A
Max. Net Loan Amount	N/A
Lending period	1 Year
Loan currency	LBP
Settlement amount currency (Forex)	As per Loan Currency
Grace period in case of default payment(x days)	7 days (Before Applying the Penalty)
Required Documents, Guarantees & Reports	
In case of Guarantor	The guarantor should be Audi client for more than 1 year Guarantor income should be greater than the Max (2M LBP:clients income)
File Fees & Charges	
Stamps	1.5 per mil of net loan amount / LBP 100 on schedule / LBP 10,000 on loan contract per year
File Fees (USD)	LBP 15,000
Late Settlement Fees (USD)	LBP 7,500
Bank Commission	N/A
Early Settlement Fees	N/A
Insurance	
Life Insurance Required	No
Type of Life Insurance	N/A
Life Insurance Coverage (%)	N/A
Life Insurance Approved /Bought by :	N/A
Life Insurance Fees :	N/A
Insuring Company	N/A
Premium Calculation	N/A
Advanced Payment	
Advance Payment Option (Max)	N/A
Advance Payment Commission & Penalty	N/A
Required Documents	
Pre-approval Documents	High-Tech Application Audi Bank account Copy of ID Proof of residence is mandatory (Mayor's certificate or Utility bill)
Post-approval Documents	High-Tech Application High-Tech contract Debit Advice
High-Tech 12 MONTHS LOAN	Employed or Student
Interest rate (Flat)	0.00%
Gross Loan Amount	1,356,000. LBP
Typical APR	3.80%
Monthly Payments	LBP 113,000
Stamp Fee	1.5 per mil of gross loan amount / LBP 100 on schedule / LBP 10,000 on loan contract per year
Filing Fee	LBP 15,000
Contract Stamps	LBP 10,000
Commission	N/A

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.

Name -----
 ID# -----
 Date -----
 Signature -----