



**Window Cleaner - ROB2**

<b>Definition</b>	High-Tech Loans
<b>Client Segment</b>	N/A
<b>Age at Bank</b>	N/A
<b>Client Requirements</b>	
<b>Min. Income(Gross)</b>	N/A
<b>Min. years at work (Current job)</b>	N/A
<b>National Social Security</b>	N/A
<b>Demographic &amp; Personal Info</b>	
<b>Min. Age</b>	18
<b>Max. Age by loan completion</b>	69
<b>Nationality/Residency</b>	Lebanese Residents
<b>Loan characteristics</b>	
<b>Type of Account</b>	647/408/623/645
<b>Individuals/Business/Both</b>	Individual
<b>Joint Loan</b>	N/A
<b>Interest Rates &amp; Risk Ratios</b>	
<b>Interest Type</b>	Fixed
<b>Interest Rate Calculation</b>	N/A
<b>Interest Rate Value LBP</b>	0.00%
<b>Max Annuity : monthly Payment/Income</b>	25%
<b>Max DBR for Loans and Cards</b>	30%
<b>Max Global DBR</b>	35%
<b>Regulatory Household Max DBR For Loans &amp; Cards Excl. Housing</b>	35%
<b>Regulatory Household Max DBR For Housing</b>	35%
<b>Regulatory Household Max Global DBR</b>	45% (With Housing Loan)
<b>Loan Info</b>	
<b>Min. Net Loan Amount</b>	N/A
<b>Max. Net Loan Amount</b>	N/A
<b>Max. Net Loan Amount</b>	N/A
<b>Lending period</b>	1 Year
<b>Loan currency</b>	LBP
<b>Settlement amount currency (Forex)</b>	As per Loan Currency
<b>Grace period in case of default payment(x days)</b>	7 days (Before Applying the Penalty)
<b>Required Documents, Guarantees &amp; Reports</b>	
<b>In case of Guarantor</b>	The guarantor should be Audi client for more than 1 year Guarantor income should be greater than the Max (2M LBP:clients income)
<b>File Fees &amp; Charges</b>	
<b>Stamps</b>	1.5 per mil of net loan amount / LBP 100 on schedule / LBP 10,000 on loan contract per year
<b>File Fees (USD)</b>	LBP 15,000
<b>Late Settlement Fees (USD)</b>	LBP 7,500
<b>Bank Commission</b>	N/A
<b>Early Settlement Fees</b>	N/A
<b>Insurance</b>	
<b>Life Insurance Required</b>	No
<b>Type of Life Insurance</b>	N/A
<b>Life Insurance Coverage (%)</b>	N/A
<b>Life Insurance Approved /Bought by :</b>	N/A
<b>Life Insurance Fees :</b>	N/A
<b>Insuring Company</b>	N/A
<b>Premium Calculation</b>	N/A
<b>Advanced Payment</b>	
<b>Advance Payment Option (Max)</b>	N/A
<b>Advance Payment Commission &amp; Penalty</b>	N/A
<b>Required Documents</b>	
<b>Pre-approval Documents</b>	High-Tech Application Audi Bank account Copy of ID Proof of residence is mandatory (Mayor's certificate or Utility bill)
<b>Post-approval Documents</b>	High-Tech Application High-Tech contract Debit Advice
<b>High-Tech   12 MONTHS LOAN</b>	<b>Employed or Student</b>
<b>Interest rate (Flat)</b>	0.00%
<b>Gross Loan Amount</b>	708,000, LBP
<b>Typical APR</b>	7.21%
<b>Monthly Payments</b>	LBP 59,000
<b>Stamp Fee</b>	1.5 per mil of gross loan amount / LBP 100 on schedule / LBP 10,000 on loan contract per year
<b>Filing Fee</b>	LBP 15,000
<b>Contract Stamps</b>	LBP 10,000
<b>Commission</b>	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 -----