

***Evolving
to better
serve you***

CHANGES AFFECTING PERSONAL BANKING CLIENTS

The world is moving fast, with technologies and behaviors constantly changing. As you are at the heart of everything we do, we are upgrading our core banking system to a new highly dynamic and flexible platform to better accommodate your growth and meet your business needs.

Systems migration will take place from December 29, 2018 until January 1, 2019. Please go to our website to view all expected downtime across our banking channels.
www.bankaudi.com.lb

This document highlights the post-migration changes that will affect you.

Changes in Accounts:

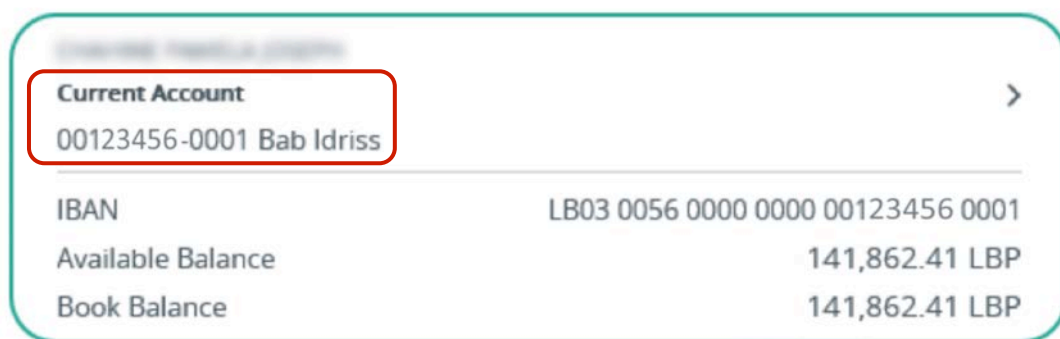
1- Account Number:

Account numbers have changed. They now consist of 12 digits: Bank ID (8 digits) + Serial Number (4 digits). The Serial Number is the previous PL (Serial) with 2 zeros to the left: e.g. if the account PL is 01, the account serial will be 0001.

Account number = 12 digits = Bank ID (8 digits) + Serial Number (4 digits)

	OLD	NEW
Bank ID	123456	00123456
PL	01	0001
Account Number	123456XXXXXXXXXX01	001234560001

The new account numbers will show on online banking platforms, replacing the old numbers. The accounts' descriptions will remain the same to help you recognize them.

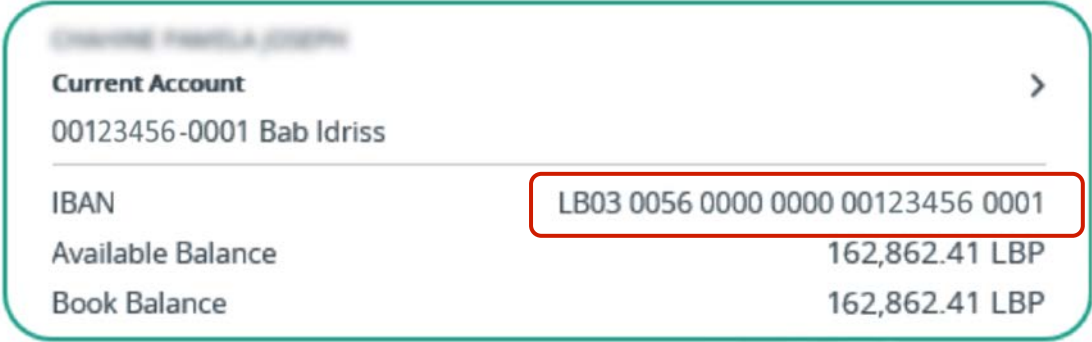


2- International Bank Account Number (IBAN):

The IBAN number has been replaced with a new number. The old IBAN will remain functional for a limited period of time during which all incoming transfers received with the old IBAN will be processed.

The new IBAN will be featured on Statements of Accounts, on Audi Online, and on the Bank Audi mobile app. It can also be requested at the branch.

Clients who have incoming or outgoing money transfers should inform their senders and beneficiaries.



The screenshot shows a mobile app interface for a 'Current Account' under the name 'Bab Idriss'. The account number is '00123456-0001'. The new IBAN, 'LB03 0056 0000 0000 00123456 0001', is highlighted with a red box. The available and book balances are both 162,862.41 LBP.

Current Account		>
00123456-0001 Bab Idriss		
IBAN	LB03 0056 0000 0000 00123456 0001	
Available Balance	162,862.41 LBP	
Book Balance	162,862.41 LBP	

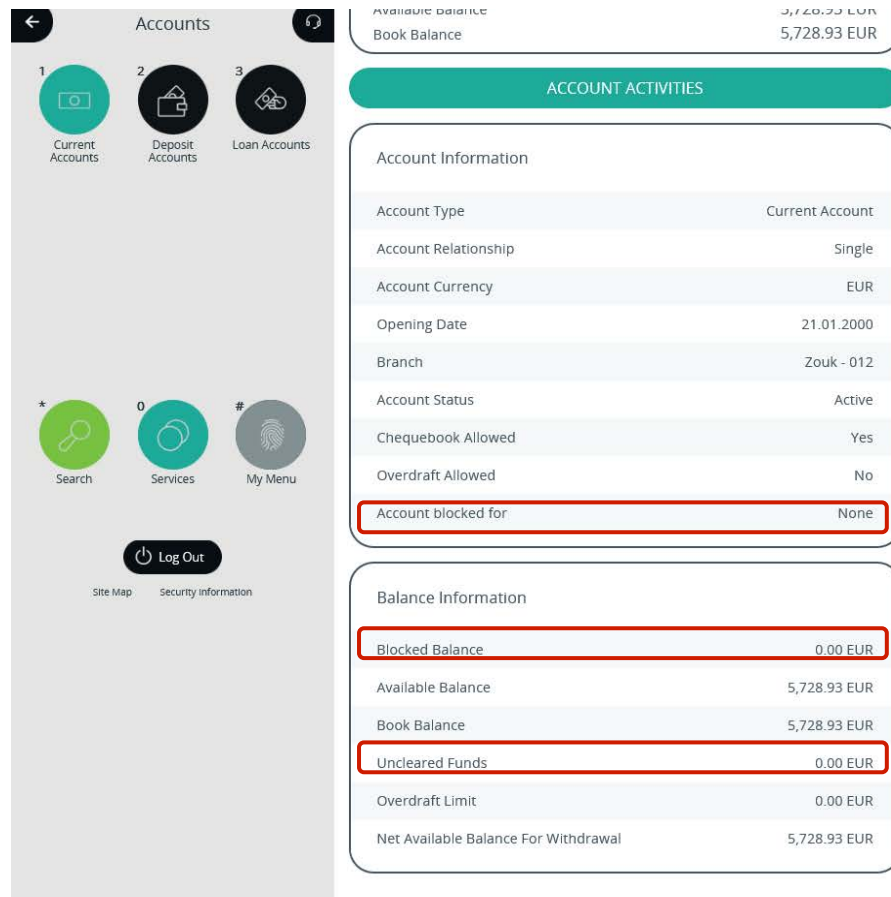
For internal transfers only (between Bank Audi account holders):

All IBANs of existing Bank Audi beneficiaries (Internal Transfers) will be converted to the new IBAN format. Already created Bank Audi beneficiaries' IBANs will be automatically converted to the new IBAN format. Whenever creating new ones, make sure to use the new format.

Updates in Screens

A- Account Screen

When accessing your Current and Deposit Accounts under the “Accounts” section, you will notice that 3 new fields were added under the Account Information and Balance Information sections:



1. Account blocked for: which can display one of the 4 following values:
 - a. DR: Account is blocked for debit transactions.
 - b. CR: Account is blocked for credit transactions.
 - c. Both: Account is blocked for both debit and credit transactions.
 - d. None: Account is active.
2. Blocked Balance: The sum of blocked amounts on this account. It will include the following:
 - a. Any amount blocked manually by the branch will be reflected in this field.
 - b. Any external transfer you've started will automatically block the amount until processed by Bank Audi. Once processed, the amount will be released.

3. Uncleared Funds: The total amount of all purchased cheques not yet collected into account.

When clicking the Account Activities tab, you will see all the transaction history on account. You will notice that a new "Pending Transactions" tab was added on your screen. Under it, you can view all transactions that are yet to be processed by the Bank, such as:

- a. "Local / International Transfers" that are not yet processed by the Bank. The amount to be transferred will be deducted from your available balance; however, it will remain in your book balance until processed by the Bank.
- b. Purchased cheques which are not yet collected. Upon value date, once the cheque is collected into the account, it will no longer be displayed under "Pending Transactions" but in the "Current Transactions" tab.

It will also include any other transaction that blocks a specific amount from the account.

Current Account Activities
Accounts / Current Accounts

Current Account
00123456-0004 Tabaris

IBAN LB54 0056 0000 0000 0012 3456 0004

Available Balance 4,856.30 USD

Book Balance 4,970.40 USD

You can view your account transactions by selecting a period or defining a detailed search. Please click on the icon next to the transaction line to view the receipt or use the multi-receipt button to download multiple receipts at once.

MULTI RECEIPT

Current Transactions Pending Transactions

Account Activities

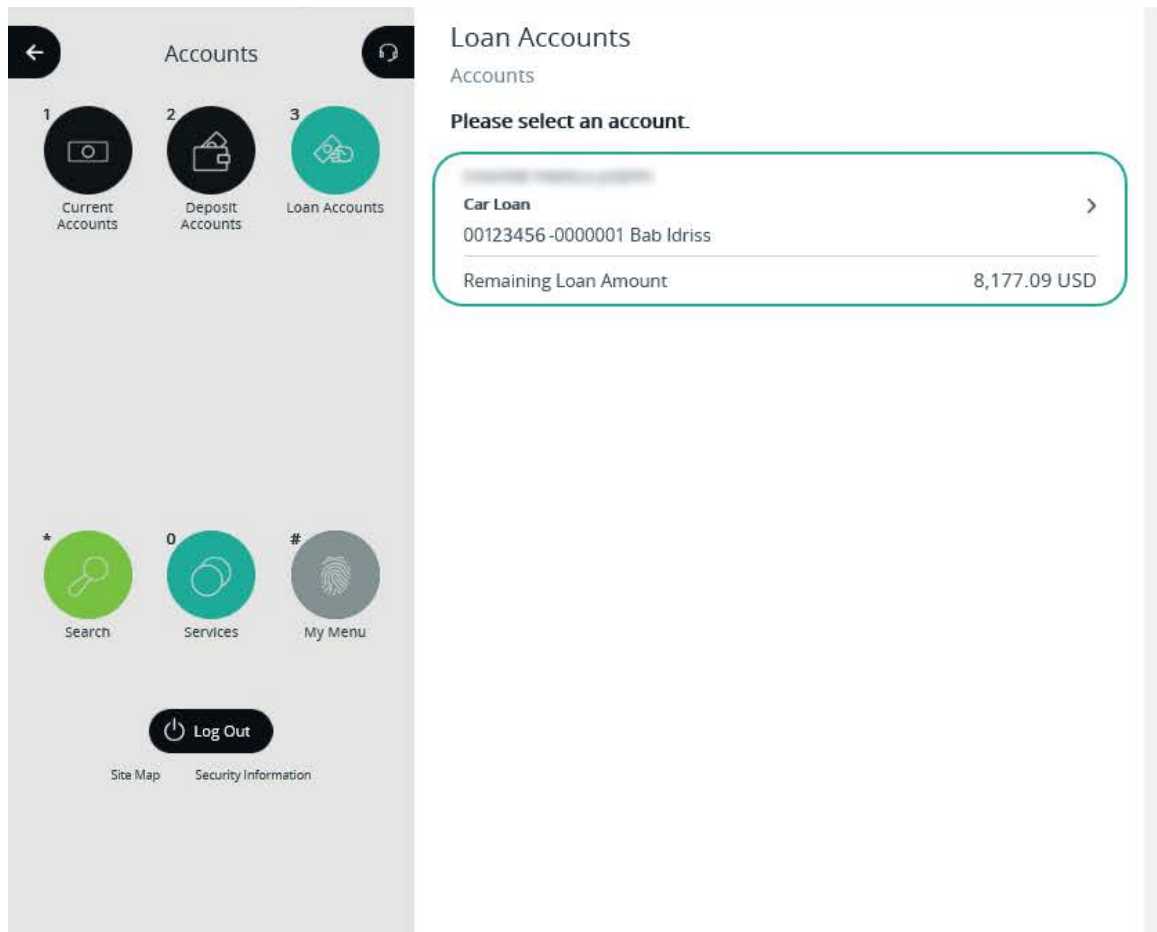
Date / Value Date	Transaction	Amount / Balance
10.12.2018	0010CM3183440001 OUTGOING CROSS	-114.10 USD
07.12.2018	BORDER IB_MOBILE 103	0.00 USD

B- Loans Screen

1- List of Active Loans

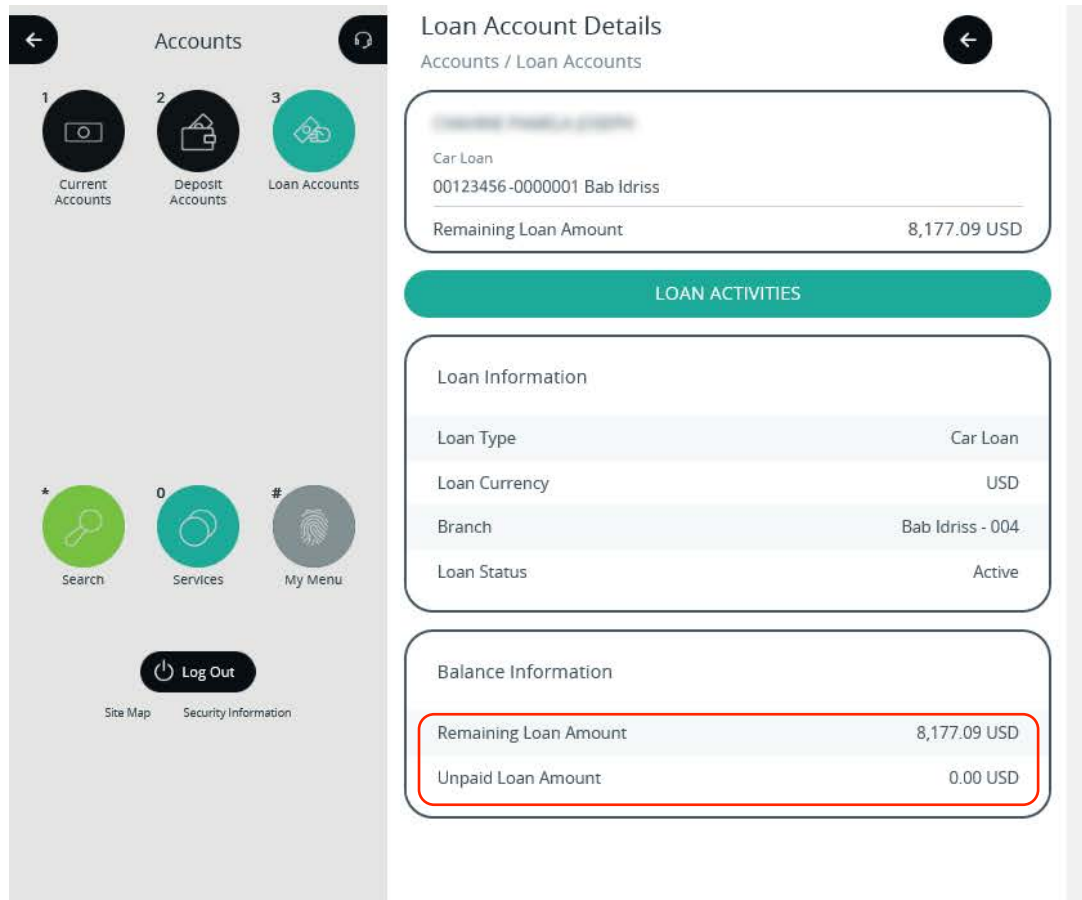
Our new system treats loans as contracts, therefore each loan will have a contract number and every loan type is recognizable by its respective name.

The system also allows you to view the outstanding balance to date including the accrued interest.



2- Loan Account Details

When you select a loan the following will be displayed:



- *Remaining Loan Amount:*

The "Remaining Loan Amount" tab shows the total amount due to the Bank (including total outstanding principal + unpaid amount (if any) + accrued interest to date).

- *Unpaid Loan Amount:*

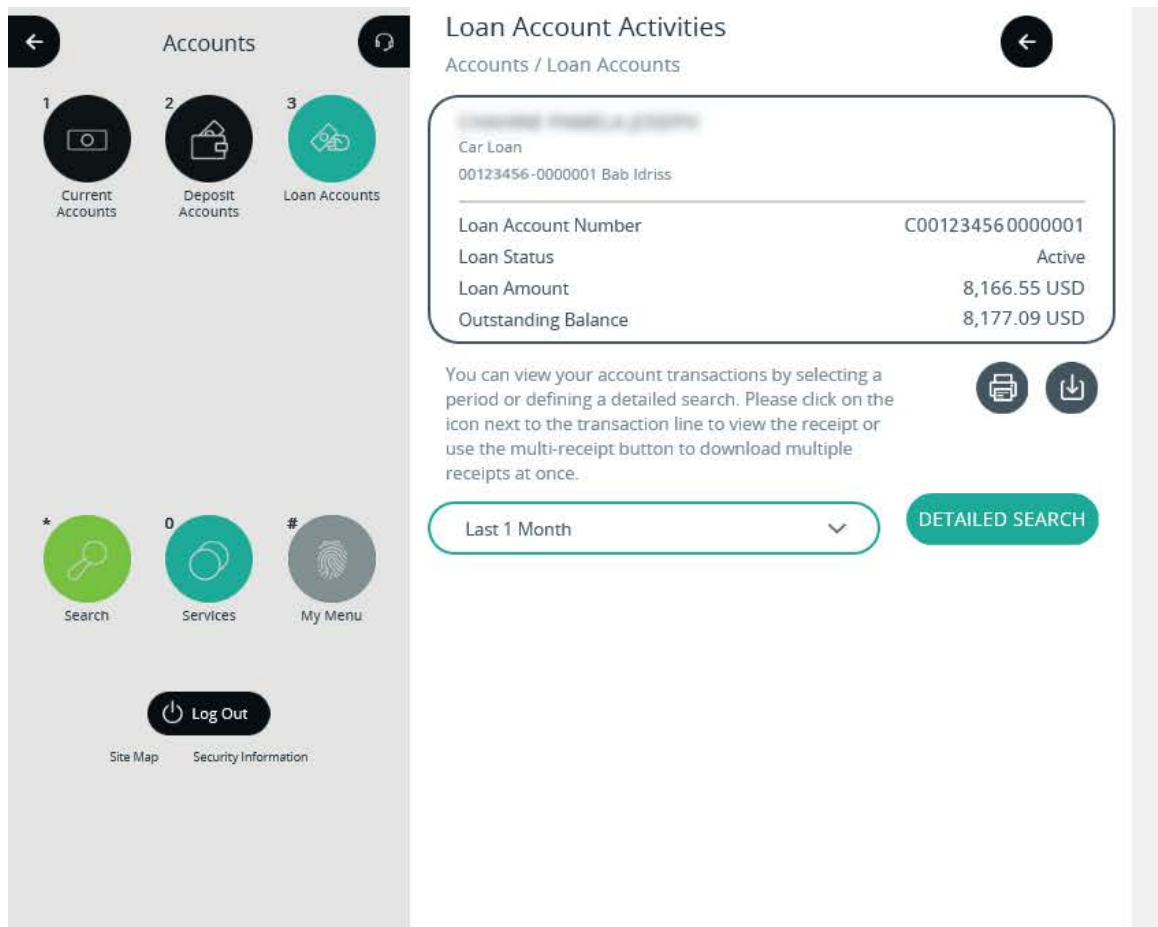
Total amount of unpaid as per the loan schedule.

Note that no loan activity history will be available online after the system migration.

You can request the history at your branch and it will be sent to you separately.

The new history will start as of the migration date.

If u click on “loan activities” the following will be displayed:



Loan Amount: displays the initial principal amount of the loan. For migrated loans, it will be equal to the remaining loan amount as of migration date (December 29, 2018).

Outstanding Loan Amount: displays the remaining loan amount + accrued interest till date + any unpaid amount.

Changes in Transfers

A. Blocked Amount:

When making Local/International transfers, the system will block the amount within the account until processed by the Bank. Once processed, the amount will no longer be blocked and will be debited from your balance.

The screenshot displays a mobile banking interface. On the left is a navigation menu with icons for Current Accounts, Deposit Accounts, Loan Accounts, Search, Services, and My Menu, along with a Log Out button and links for Site Map and Security Information. The main content area shows account details for a Current Account at Bab Idriss, including the IBAN, Available Balance (6,547,656.91 LBP), and Book Balance (3,831,888.85 LBP). Below this is a section for Account Activities, which includes an Account Information table and a Balance Information table. The Blocked Balance in the Balance Information table is highlighted with a red box.

ACCOUNT INFORMATION	
Account Type	Current Account
Account Relationship	Single
Account Currency	LBP
Opening Date	03.11.2004
Branch	Bab Idriss - 004
Account Status	Active
Chequebook Allowed	Yes
Overdraft Allowed	No
Account blocked for	None

BALANCE INFORMATION	
Blocked Balance	484,231.94 LBP
Available Balance	3,547,656.91 LBP
Book Balance	4,031,888.85 LBP
Uncleared Funds	0.00 LBP
Overdraft Limit	0.00 LBP
Net Available Balance For Withdrawal	3,547,656.91 LBP

- B. The "Pending Transactions" tab added to the Account Activity screen will display the blocked amounts mentioned above.

The screenshot displays the 'Accounts / Current Accounts' screen. On the left is a navigation menu with icons for Current Accounts, Deposit Accounts, Loan Accounts, Search, Services, and My Menu, along with a Log Out button and links for Site Map and Security Information. The main content area shows account information for 'Current Account 00123456-0002 Bab Idriss' with an IBAN of LB87 0056 0000 0000 0012 3456 0002. Balances are shown as Available Balance (3,347,656.91 LBP) and Book Balance (4,731,888.85 LBP). Below this is a 'MULTI RECEIPT' button and a toggle for 'Pending Transactions'. The 'Account Activities' table lists several outgoing payments.

Date / Value Date	Transaction	Amount / Balance
09.10.2018	Outgoing Payments	-122,000.00 LBP
09.10.2018	001OUPA182822005 Payment Details 1: This is Description 1 and 4 Payment Details 2: This is Description 2 Payment Details 3: This is Description 3 Payment Details 4: This is Description 4	0.00 LBP
09.10.2018	Outgoing Payments	-123,000.00 LBP
09.10.2018	001OUPA182820005 Payment Details 1: This is Description 1 Payment Details 2: This is Description 2 Payment Details 3: This is Description 3 Payment Details 4: This is Description 4	0.00 LBP
09.10.2018	Outgoing Payments	-123,000.00 LBP
09.10.2018	001OUPA182820004 Payment Details 1: This is Description 1 Payment Details 2: This is Description 2 Payment Details 3: This is Description 3 Payment Details 4: This is Description 4	0.00 LBP
09.10.2018	Outgoing Payments	-116,231.94 LBP
09.10.2018	001OUPA182820002 Payment Details 1: This is Description 1 Payment Details 2: This is Description 2 Payment Details 3: This is Description 3 Payment Details 4: This is Description 4	0.00 LBP

SHOULD YOU HAVE ADDITIONAL INQUIRIES,
PLEASE CALL US ON: 1570 FOR PERSONAL BANKING,
OR ASK OUR EMPLOYEES AT THE BRANCH.

THANK YOU

Bank Audi