

Other amounts payable	Early repayment fee	N/a
	Late payment fines and penalties	The interest rate specified in the loan agreement shall continue to be applied to overdue loans. Fine in the amount of 0.13 % of overdue loan/interest for each day of delay
	Lump-sum fee for failure to make required minimum monthly payment when due****	AMD 5,000
Other terms	Security	The bank may request guarantee of individuals and/or companies as security.

Lines of credit and gold-secured loans are included in calculation of monthly liabilities to the extent of 5% of credit limit/outstanding loan. If loan amount is not more than AMD 1.5 million, creditworthiness ratios are not required.

Clients meeting standard Premium and Partner criteria are eligible for minimum credit limit without creditworthiness assessment.

**At the client's request, credit limit can be lower than specified, provided the client's creditworthiness matches the eligibility criteria.

***Depending on the scale of operations with client and significance of payroll project, other terms and conditions can be defined by Retail Banking Director. Any increase of credit limit should be approved by Security Service and Risk Management Center. If there are disagreements, the decision of the Large Credit Committee is final.

****The annual percentage rate (APR) may differ from the above specified values if there is any or a few of the following factors:

- When the property insurance is obtained by the Bank at the customer's request
- When the borrower selects differentiated or mixed form of loan repayment
- If there are deviations from the creditworthiness criteria approved under the internal regulations of the Bank
- If additional property is pledged as collateral
- If there are other deviations

*****For credit cards issued after January 2015 late payment penalties will be applicable instead of lump-sum fee.

*****In case of applications for scoring-based loans or loans to workers of specific industries, other terms can be applied, in particular, 13%-21% interest rates can be applied for AMD-denominated loans, 13%-21% for loans in USD and 12.5%-21% for loans in EUR. The APR may be 13.79-23.15% in case of loans in AMD, 13.79%-23.15 % in case of loans in USD and 13.23%-23.15% in case of loans in EUR.

*****The line of credit is approved by a person having respective decision-making authorities. This service is available to the clients who don't have a line of credit.