		AMERIABANK CJSC		11RBD PL 72-03-01		
	Retail Leno	ding Terms and Conditions		Edition 45 Effective date: July 01, 2021		
		2.2. Loan for renovation of commercial real estate				
Purpose	Purpose	(i) Renovation of commercial property for commercial, lease or investment purposes, or (ii) transfer of a loan for renovation of property for commercial, lease or investment purposes from another bank/credit organization to Ameriabank CJSC				
Client's personal details	Eligible age of client/co- borrower/guarantor	<ul> <li>18-65 years old, provided that the borrower's age at the time of expiry of loan agreement will not have exceeded 65, otherwise a co-borrower or guarantor is required. The eligible age of co-borrower or guarantor is 18-65 provided that at the time of expiry of agreement it will not have exceeded 65.</li> <li>If involvement of a co-borrower or guarantor is a required condition under loan terms (except where co-borrowers or guarantors possess at least 70% of income included in OTI calculation), the eligible age is 18-65 provided that at the time of expiry of agreement it will not have exceeded 65.</li> </ul>				
	Residency	Citizens and non-citizen	ens of Armenia who are resident in Armenia			
	Currency	AMD	USD		EUR	
		AMD 3,000,000 - AMD 150,000,000	USD 5,000 - USD 300,000		EUR 5,000 - EUR 300,000	
Loan conditions	Minimum and maximum loan limit	Loans are disbursed by installments. Each disbursement is subject to proper use of previous disbursement for its intended purpose by the borrower, except where the amount of loan is AMD 7 million or less or the loan has been transferred from another bank, in which cases the sum is disbursed lump-sum.				
	Term (months)		60			
	Nominal annual interest rate (including property insurance) <sup>1</sup>	Fixed	Fixed		Fixed	
		12.5%	10.5%		8.5%	
	Annual percentage rate (including property insurance)	Fixed	Fixed		Fixed	
		<u>13.26%-14.43%</u>	<u>11.03%-12.33%</u>		<u>8.85%-9.9%</u>	
	Term (months)	61-240				
	Nominal annual interest rate (including property insurance) <sup>1</sup>	Adjustable (rate can be changed starting from the 37th month)	Adjustable (rate can be change starting from the 37th month)		Adjustable (rate can be changed starting from the 37th month)	
		Fixed component 6% + variable component (base rate)		ponent 9% + variable onent (base rate)	Fixed component 8% + variable component (base rate)	
	Annual percentage rate (including property insurance)	Adjustable (rate can be changed starting from the 37th month)		(rate can be changed rom the 37th month)	Adjustable (rate can be changed starting from the 37th month)	
		<u>13.24%-14.41%</u>	<u>11.</u>	03%-13.36%	<u>8.84%-9.88%</u>	
	Other terms related to the interest rate	If repayment schedule is differentiated or mixed, the applicable interest rate is increased by 0.5%.				
		If loan-to-value ratio differs from the approved standard, the applicable interest rate is increased by 0.5%.				
		Depending on credit history, the applicable interest rate can be increased by 0.5%.				
		If the client prefers a lending scheme without early repayment fee, the applicable interest rate is increased by +2% (not applicable to loans secured by cash or bonds).				
		Where insurance is obtained by client, the interest rate is decreased by 0.05%.				
	Loan disbursement lump-sum fee	<u>N/A</u>				

Properties         Admity (equal mentify) installments consisting of a portion of four and a parties of interest:				
Image: state is a state state state is a state state is a state state is a state s	Forms of loan repayment	Repayment	Annuity (equal monthly installments consisting of a portion of loan and a portion of interest)	
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Required formed sease to be plaqued of the plaqued poperty         Capital cities and regional centers of Amexina and Arbach, as well as the towns of Aboysma, Ejindanzia, Jrvezh, Ariuj, Dizonghyur, Tsqifkakor, Diljian, Ogiaria and Jernowik.           Image: Additional security         Pledged property to be apraised by an appraising partner of the bank.           Image: Additional security         The Bank may request guarantee of individuals and/or companies as additional security.           Image: Additional security         Image: Additional Security           Image: Additional Security <td>Loan-to-value (LTV) ratio</td> <td colspan="2"></td>		Loan-to-value (LTV) ratio		
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Term of fulfilment of condition of loan         6 months after disbursement of the last loan installment, unless otherwise determined by the relevant authority of the Bank           Required documents filed together with loan application		Additional security	The Bank may request guarantee of individuals and/or companies as additional security.	
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• Real estate insurance policy         • Real estate insurance policy         • Other documents as the bank's specialist may request         • Other documents as the bank's specialist may request         • Other documents as the bank's specialist may request         • Other documents as the bank's specialist may request         • Other documents as the bank's specialist may request         • S% of prepaid amount, chargeable if early repayment of the whole or part of loan is made during the first 3 years of loan term         • 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 beyond terms         • Fee for unified statement from the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia				
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Late payment times and penalties       Fine in the amount of 0.13 % of overdue loan/interest for each day beyond terms         Image: Second secon		Early repayment fee		
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• Fees for notarization of pledge (real estate) and filing of the bank's security interest under pledge agreement	Other fees	Other fees payable by client	*	

## 1. Depending on the creditworthiness of the borrower, term of loan and LTV ratio, a higher or lower interest rate can be applied.

Lines of credit and gold-secured loans are included in calculation of monthly liabilities to the extent of 5% of credit limit/outstanding loan.

\*\*Geodetic measurement is required for any land other than fenced plots or grounds attached to house, if: - Client has applied for a loan above AMD 50 million, and

- Share of credit limit to be secured by such land plot exceeds 30% of total available credit limit. For the purposes of this document total available credit limit means the sum of all loan proceeds made available to client by decision of the bank's authorized body within acceptable LTV ratio and subject to disbursement at the given moment.