

TERMS OF REFINANCING CAMPAIGN FOR COLLATERAL-FREE CONSUMER LOANS

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Purpose of the Campaign	Transfer of existing collateral-free consumer loans from other financial institutions to Ameriabank CJSC.		
Eligible customers	Individuals who are citizens and residents of Armenia, aged 21-63 as of the date of the loan issuance.		
Campaign period	From October 21, 2026 until and including January 31, 2027		
Loan terms	1. Refinancing of collateral-free consumer loans on the following terms:		
	1.1 Loan term	up to 60 months	
	1.2 Loan currency	AMD	
	1.3 Minimum loan amount	AMD 300,000	
	1.4 Maximum loan amount	If the borrower owns at least one piece of real estate or has registered income	If the borrower does not own at least one piece of real estate and does not have registered income
		AMD 6,000,000	AMD 3,000,000
		Outstanding balance of collateral-free loans being refinanced + up to 20% additional amount	Outstanding balance of collateral-free loans being refinanced + up to 10% additional amount
		1.5 Nominal interest rate	16% fixed
	1.6 Annual percentage rate	17.22%	17.79%
	1.7 Loan disbursement fee	N/A	
	1.8 Repayment method	Annuity	
	1.9 Calculation of creditworthiness indicators	N/A	
	1.10 Applied limitations	The following is not eligible for refinancing: - Outstanding loans at the Bank - Gold-secured loans - Revolving lines of credit, overdrafts	
1.11 Other terms	Subject to the Retail Lending Terms and Conditions (11RBD PL 72-03-95)		