

 AMERIABANK		AMERIABANK CJSC	11RBD PL 72-03-95
Retail Lending Terms and Conditions (Consumer Loan)*			Edition 65
			Effective date: October 24, 2024
Consumer loan not secured by property¹			
Purpose	Purpose	Personal/family/consumer expenses	
Customer's personal details	Eligible age of the client/co-borrower/guarantor	18-65 years old, provided that the borrower's age at the time of expiry of the loan agreement will not have exceeded 65, otherwise a co-borrower or guarantor is required. The eligible age of the co-borrower or guarantor is 18-65 provided that at the time of expiry of the agreement it will not have exceeded 65. 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.	
	Residency	Citizens and non-citizens of Armenia who are resident in Armenia	
Loan terms ²	Currency	AMD	
	Minimum and maximum loan limits	If the loan application is reviewed outside the scoring system: Minimum amount: AMD 300,000 Maximum amount: AMD 10 million Maximum 8 fold If the loan application is reviewed based on the scoring system: Minimum amount: AMD 100,000 Maximum amount: AMD 20 million	
	Term (months)	60 months	
	Annual interest rate	Fixed 20%	
	Other terms related to the interest rate	If repayment schedule is differentiated or mixed, the applicable interest rate is increased by 0.5%.	
		If the creditworthiness ratios deviate from the ratios approved by the internal regulations of the Bank, the applicable interest rate is increased by 0.25%.	
		In case of other deviations, the interest rate may be increased by 0.25%.	
	Annual percentage rate (APR) ²	22.2-23.09%	
	Loan disbursement fee	0.5% of loan amount or AMD 20,000 (AMD 5,000 if the loan amount is within AMD 1 million), whichever is greater (not applicable in case of online loan applications)	
	Cashing of the loan amount by the borrower	Free	
Forms of loan repayment	Repayment method	Annuity (equal monthly installments consisting of a portion of loan and a portion of interest)	
		Differentiated (monthly repayment of equal portions of principal amount while interest accrues to outstanding loan and decreases each month)	
		Mixed (client may choose an individual repayment schedule based on seasonality of cash flows, provided that at least 20% of contractual loan amount is repaid each year; interest payable on monthly basis)	
Security	Guarantee	Guarantors' documented income should comprise at least 50% of the borrower's income, and their credit history should meet the green line criteria.	

Required documents	Required documents	Required documents filed together with the loan application
		• Loan application
		• ID (original)
		Documents required after initial approval
		• Proof of employment and/or other income
		• Other documents as the Bank specialist may request
Late payment fines and penalties	Late payment fines and penalties	Fine in the amount of 0.13 % of overdue loan and interest for each day of delay. The interest rate specified in the loan agreement will continue to be applied to overdue loans.

*These terms have been previously known as Retail Lending Terms and Conditions under code 11RBD PL 72-03-01. Some of the Bank documents may contain references to these terms and conditions under the former name and code.

¹In case of applications for scoring-based loans or loans to workers of specific industries, other terms can be applied, in particular:

Annual interest rate: 15%-21%

APR: 16.06-23.13%

Loan disbursement fee: 1% of the loan amount (max AMD 10,000), applicable if the loan application is submitted at the Bank branches.

²The 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