AMERIABANK CJSC	11RBD PL 72-03-98
Retail Lending Terms and Conditions (Home Mortgage Loan)[1]	**Edition 73**
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Online Home Purchase Loan (secondary market)[2]

1. Purpose	1.1. Purpose	1.1.1. Purchase of residential property for residential, lease or investment purposes
2. Customer's personal details	2.1. Eligible age of client/co-borrower	2.1.1. 18-70, provided that the age of the borrower by the time of expiry of loan agreement will not have exceeded 70
	2.2. Residency	2.2.1. Citizens of Armenia who are resident in Armenia
3. Loan terms	3.1. Currency	3.1.1. AMD
	3.2. Minimum and maximum loan limits	3.2.1. AMD 3,000,000 - AMD 50,000,000
	3.3. Term (months)	3.3.1. 61-360
	3.4. Nominal annual interest rate	3.4.1. Adjustable fixed[3](rate can be changed starting from the 37th month)
		Fixed component 5.5% + variable component (base rate)
	3.5. Annual percentage rate (APR)[4]	3.5.1. 14.37 - 16.67%
	3.6. Lump sum disbursement fee	3.6.1. N/A
	3.7. Minimum down payment	3.7.1. At least 20% of the purchase price of the property
	3.8. Cashing of the loan amount by the seller from their account with the Bank after loan disbursement (where applicable)	3.8.1. AMD: Free Other currency: 0.5 %
4. Forms of loan repayment	4.1. Repayment method	4.1.1. Annuity (equal monthly installments consisting of a portion of loan and a portion of interest)
	5.1. Eligible collateral	5.1.1. The loan is secured by the apartment purchased.

5. Security	5.2. Loan-to-value (LTV) ratio	5.2.1. For AMD loans with a term of 61-240 months: 80% of the lower of the two: appraised market value or purchase price of pledged property, For AMD loans with a term above 240 months: 70% of the lower of the two: appraised market value or purchase price of pledged property
	5.3. Location of the real estate to be pledged	5.3.1. Yerevan
	5.4. Appraisal of the collateral	5.4.1. Pledged property to be appraised by an appraising partner of the Bank.
6. Insurance of the collateral	6.1. Insurance of the collateral	6.1.1. The real estate being pledged is insured by the Bank in the following cases:
		6.1.1.1. If at the time of registration of the title to the real estate and/or at the time of reappraisal, the market value of the property is over AMD 100 million (one hundred million); or
		6.1.1.2. if the address of the pledged real estate is included in the list of properties published on the Bank's website.
		6.1.2. The Bank obtains insurance each year for the amount of the outstanding principal throughout the loan term if any of the above specified conditions is in place (in this case, the calculation of the interest rate also covers all the possible costs, including those associated with the insurance, where applicable).
7. Required documents	7.1. Required documents	**7.1.1. Required documents filed together with the loan application**
		ID, public services number
		7.1.2. Documents required after loan approval
		Marriage certificate (if any) and ID of the spouse, public services number
		Certificate of title to the real estate/right to purchase
		Certificate of security interest registration
		Unified reference on real estate encumbrance
		• Documentary proof that the down payment was made in a non-cash manner (e.g.: original receipt, or, if paid electronically, a document showing that the electronic payment was confirmed). Such proof is not required if the payment was made from the accounts held with the Bank and the Bank specialist has exported the payment document from the system.
		Other documents as required
8. Early repayment fee	8.1. Early repayment fee	8.1.1. At any time during a contractual year the borrower can make an early repayment to the extent of outstanding principal amount of loan for that contractual year. A contractual year is each period of 12 months following the date of execution of credit agreement. Where the amount of early repayment exceeds the specified limit, the following fees will be charged: • Max 0.6% of early repayment, if made during the first year of the agreement • Max 0.4% of early repayment, if made during the second year of the agreement • Max 0.2% of early repayment, if made during the third year of the agreement
9. Late payment fines and penalties	9.1. Late payment fines and penalties	9.1.1. The interest rate specified in the loan agreement will continue to be applied to overdue loans. Fine in the amount of 0.13 % of overdue loan and interest for each day of delay

10. Other fees	10.1. Other fees payable by the customer	10.1.1. Fee for notarization of real estate pledged as collateral Fee for registration of the right of ownership/purchase and the Bank rights arising out of the pledge agreements with the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia Fee for the unified reference on real estate encumbrance issued by the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia Fee for the final appraisal of the real estate

1These 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.

[2]Attention! The offer of the agreement is provided to the customer following which the customer may use the 7-day cooling-off period envisaged by the Armenian laws and regulations. In case of failure to notarize the pledge agreements specified in the loan agreement and securing the borrower's obligations under the loan agreement, the Agreement shall cease to be valid (unless the loan has already been disbursed to the borrower by that date).

[3] Attention! The adjustable nominal interest rate may be revised no more than twice a year. Furthermore, depending on the change of the adjustable nominal interest rate, the threshold above or below which the nominal rate cannot change is ± 5%.

[4]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