MyHome Terms and Conditions

Approved by the Bank's Management Board resolution # 02/11/22 dated January 21, 2022. This edition was approved by the Management Board resolution # 01/156/26 as of 12 October, 2026, and Dinno CJSC CEO's decision as of 12 October, 2026, 2026, and is effective from 14 October, 2026.

1. Definitions

Unless otherwise specified in any provision of the **Terms**, the terms below shall have the following meaning in the **Terms**:

1.1. **Bank** or **We** (**our, us**) means Ameriabank CJSC with the following details: (a) number of registration by the Central Bank of Armenia: 50, registration date: September 8, 1992, (b) registration certificate number: 0154, (c) legal address: 2 Vazgen Sargsyan St., Yerevan 0010, Armenia, (d) official website: www.ameriabank.am; (e) email: info@ameriabank.am, (f) phone: +374 10 561111, +374 12 561111.

1.2. **Company** means Dinno CJSC which provides **Services** through the **Platform**.

1.3. **Customer** or **"you"** means the user of the **Platform.**

1.4. **User** means an individual who has a personal account on the **Platform**.

1.5. **MyHome Platform** (**also the Platform**) means a remote service system operating through an internet browser that provides users with access to real estate-related services (https://myhome.am/en).

1.6. **Services** means the services provided to **you** by the **Company** and/or the **Bank** through the **Platform**.

1.7. **Parties** means the **Bank**, the **Company** and the **Customer** (**you**).

1.8. **Third Party** means any **Person** other than the **Bank**, the **Company** and the **Customer** (**you**).

1.9. **Terms** means MyHome Terms and Conditions.

2. General Provisions

2.1. Under the **Terms**, the **Company** and/or the **Bank** extends to **you** a public offer to enter into an agreement for the use of the **Services** (the "**Agreement**").

2.2. The **Agreement** will come into force from the moment **you** accept the **Terms** and will be valid for the entire period you are registered as a **User**. Furthermore, the **Terms** and its parts will apply to the **Parties** to the extent that relevant legal relationships exist between the **Parties**.

2.3. By accessing the **Platform** and/or using the **Services**, **you** acknowledge that you have read and accept the **Terms**.

2.4. The **Terms** may be amended at any time at the initiative of the **Company** and/or the **Bank** without **your** additional consent. The new edition of the **Terms** will be published on the **Platform** and/or will be communicated to **you** in another manner determined by the **Company** and/or the **Bank**, unless otherwise provided for by the laws of Armenia and/or the given document. In cases stipulated by the laws of Armenia, the **Company** and/or the **Bank** will notify **you** about the revisions and supplements to the **Terms** in accordance with laws of Armenia. The new edition of the **Terms** will enter into force within the time frames specified by the **Company** and/or the **Bank**.

2.5. If **you** do not agree to the changes to the **Terms**, **you** may stop using the **Platform** and/or the **Services**.

2.6. Any logo, trademark, brand name, as well as other objects of intellectual property rights placed on the **Platform** by the **Bank**, the **Company** and/or a **Third Party** cooperating with the **Bank** are protected by the Armenian laws.

3. User Registration and Service

3.1. To use the **Services** available on the **Platform**, **you** must register as a **User**. For access to some particular **Services**, you should also undergo identification in the manner required by the **Platform**. Some of the **Platform**'s features and **Services** may be also available to the **Platform** visitors.

3.2. **You** can register as a **User** on the **Platform**:

3.2.1. By visiting the **Platform**, in which case **you** should fill out **your** personal and contact data as required by the **Platform** and set a password meeting the minimum security requirements of the **Bank**;

3.2.2. By logging into the **Bank**'s MyAmeria remote service system and visiting the **Platform** from its relevant section, in which case the **User** is automatically created using **your** personal and contact information registered with the

Bank, while the password must be set by **you** following the steps specified in the message sent to your email address.

3.3. **Your** email address and mobile number will be used as the basis for communication with **you** with respect to the operations performed on the **Platform**. If **you** enter wrong data or contact details that belong to another person, the information about **you** or addressed to **you** may become available to other persons. In such cases, the **Company** and the **Bank** will not be held liable.

3.4. **You** can access **your User** account:

3.4.1. By visiting the **Platform** and entering **your** username and password;

3.4.2. By logging into the **Bank**'s MyAmeria remote service system and accessing **your User** account on the **Platform** automatically through the relevant section of MyAmeria.

3.5. If **you** have forgotten **your** password or need to reset it, once a relevant instruction is submitted by the **User**, **you** should follow the actions specified in the message sent to **your** email address.

3.6. On the **Platform**, **you** can increase the level of **your User** identification by completing full identification, for which **you** should provide the necessary personal and contact data required by the **Platform** and follow the steps specified by the **Platform** for identification. For access to certain **Services** on the **Platform**, additional identification may be required for the provision of such **Services**.

3.7. To register a **User**, as well as enable using the **Services**, **your** contact data may be verified to confirm that such contact data is used by **you**. The **Platform** may set a validity period for your verified contact data. Upon the expiry of such period, **you** will receive a notification through your **User** account on the **Platform** stating that **you** need to re-verify your contact data.

3.8. Registration, identification of the **User** and the provision of technical and software solutions/configurations necessary for the normal operation of the **Platform** and/or technical maintenance/adjustments will be ensured by the **Bank**. **You** agree that the **Bank** may share your personal and contact data with the **Company** in order to enable **you** to use the **Services** provided by the **Company** through the **Platform**. Any such sharing of personal data shall be carried out solely to the extent necessary for the above purpose and in accordance with the requirements of the Armenian laws. Under no circumstances shall the **Company** have access to information constituting **your** banking secrecy.

4. Services

4.1. The **Company** provides the following **Services** on the **Platform**:

4.1.1. Services related to the sale and/or leasing out of real estate:

4.1.1.1. Submit an application to list real estate for sale and/or leasing out

4.1.1.2. Promote **your** listing

4.1.1.3. Receive inquiries from other persons regarding **your** listing

4.1.2. Services related to the purchase and/or lease of real estate:

4.1.2.1. Browse listings of real estate available for sale and/or lease

4.1.2.2. Save listings and receive notifications regarding the availability of the selected property

4.1.2.3. Book a listed property and receive notifications if another user cancels their booking

4.1.2.4. Search for listings that match your preferences

4.1.2.5. Send an inquiry regarding a listing

4.1.3. Other services:

4.1.3.1. Browse listings for the provision of services, the sale of goods, or the performance of works

4.1.3.2. Provide promo codes for making purchases from organizations/individual entrepreneurs offering services, goods, or works through the **Platform**

4.1.3.3. Rate organizations featured on the **Platform**

4.2. **You** agree that in the event **you** book a property through the **Platform**, the **Company** has the right to share information about **you** with the developer or the real estate agent cooperating with the **Company** and selling the given real estate, in order for that organization to plan further steps of the real estate sale transaction.

4.3. **You** agree that in the event you save a listing for the sale or lease of real estate on the **Platform**, the **Company** and the person who published the listing will be notified accordingly.

4.4. The **Bank** is not involved in the provision of the **Services** by the **Company** through the **Platform** in any way and shall not be liable for any consequences arising from the provision of such **Services**.

4.5. **The Bank provides the following Services through the Platform:**

4.5.1. Lending services:

4.5.1.1. Have creditworthiness assessment

4.5.1.2. Submit a home loan application, receipt of a loan, including remote identification, signing of a loan agreement, including other documents of the loan package, etc.[1]

4.5.1.3. Refinance home loans for the purchase, renovation and construction of real estate, including remote identification, signing of a loan agreement, including other documents of the loan package, etc.

4.5.2. Real estate insurance services:

4.5.2.1. Real estate insurance provided by the insurance company presented on the **Platform.** The terms and conditions of the real estate insurance are determined by the insurance company and are available on the **Platform**.

4.5.3. Services for identified users:

4.5.3.1. View real estate associated with **your** profile that is automatically displayed on your **User** account, including detailed information about such properties; view detailed information about **your** existing mortgage loan(s) with the **Bank**, etc.

4.6. In cases specified by the **Bank**, obtaining a loan through the **Platform** may require identification and/or signing of loan agreements on the **Bank**'s premises.

4.7. You agree that in the event you submit a home loan application through the **Platform**, the **Bank** has the right to share information about **you** and the status of your loan application with the developer or the agency cooperating with the Bank and selling such property, in order for that organization to plan further steps of the real estate sale transaction.

4.8. Acting as an insurance agent, the **Bank** will enable its partner insurance companies to be featured on the **Platform** and offer real estate insurance services through the **Platform**. Except for facilitating such access, the **Bank** will have no involvement in the real estate insurance process and will not be liable for any consequences arising from it.

4.9. **You** agree that, should you submit a real estate insurance application through the **Platform**, the **Bank** will have the right to disclose your personal and contact details, as well as information regarding the real estate to be insured, to the insurance company to enable the latter to arrange the insurance and provide the insurance contract to **you**. **You** further warrant that in the event of providing another person's personal and contact details within the scope of a real estate insurance application through the **Platform**, you have obtained all necessary consents and authorizations from that person. You shall bear the entire risk of any adverse consequences arising from acting without such consents or authorizations.

4.10. The **Services** specified in this section may be subject to fees, which will be presented to **you** on the **Platform**. By using the **Services**, **you** confirm that **you** have read and accept the tariffs set for their provision. The history of payments **you** have made for the **Services** is available in **your** user account on the **Platform**.

5. Terms of Listing Real Estate for Sale and/or Leasing Out

5.1. When listing your property for sale and/or leasing out, **you** shall:

5.1.1. Provide only information about the real estate that meets the requirements of the **Platform**

5.1.2. Post high-quality images of the real estate that will accurately represent its current state

5.1.3. Enter accurate data matching the documents related to the real estate

5.1.4. Publish listings only for the real estate that you own

5.1.5. If the property is co-owned, before listing the property, obtain the legally required consent of all co-owners for the sale/lease of the real estate. **You** will bear sole responsibility for listing a co-owned property without the required consent.

5.1.6. Publish listings for such real estate that is free from **Third Party** rights, claims and any other encumbrances/restrictions

[1]This service is available if **you** purchase the real estate listed by a developer or real estate agency cooperating with the **Bank**.

5.1.7. Immediately remove any listings of the property that has been sold/rented and/or any listings that are currently irrelevant

5.1.8. Respond promptly and comprehensively to inquiries relating to your listing, arrange property viewings, and provide accurate information and supporting legal documentation relating to the property

5.1.9. Not publish or disclose to **Third Parties** any information (including personal data, banking and/or trade secrets) relating to the buyer/tenant of your real estate or any person who has submitted an inquiry regarding your listing, without that person's prior written consent

5.1.10. Upon the **Company**'s request, provide the **Company** with high-quality images of the real estate ownership certificate and other legal documents

5.2. If **you** receive the **Company**'s notification on the necessity to update you listing and fail to update it within the period specified in the **Company**'s notification, the **Company** has the right to remove the listing from the **Platform**.

5.3. Each party to the sale/lease transaction must independently verify the identity of the other party, make sure that such person is a proper party to the transaction and has all the necessary rights to enter into the given transaction, as well as to verify the authenticity of all published data. The **Company** shall not bear any responsibility for verifying the identity of the parties to the transaction, the accuracy and trustworthiness of any information posted in the listing.

5.4. The **Company** reserves the right to remove from the **Platform**, at any time, any listing published by **you**, at its sole discretion, including in the event of a breach of the obligations undertaken by **you** under this section, or in cases of fraud or suspicion thereof, or in other cases provided for under the laws of Armenia, in which case the **Company** will notify **you** accordingly in advance.

5.5. The **Company** shall not be held liable for any non-performance or improper performance of obligations assumed by **Third Parties** to **you** in relation to the sale and/or leasing out of the real estate listed by **you**, nor for any damages caused as a result of such non-performance or improper performance.

5.6. The **Company** shall not be held liable for any damage suffered by **you** and/or the buyer/tenant of your real estate as a result of technical malfunction of the **Platform**.

6. Liability of the Parties

6.1. **You** will be responsible, in the manner stipulated by the laws of Armenia, for ensuring accuracy, legality, authenticity, reliability, completeness and relevance of the application, information and other documents submitted by you through the **Platform**.

6.2. **You** are required to ensure the secure storage of the devices and software used to access the **Platform**, as well as your login credentials and identification data for accessing your **User** account, and must not transfer or disclose them to any **Third Party**. **You** will be liable for any losses and damages incurred by **you**, the **Company**, **Bank** and/or **Third Parties** as a result of the loss of the aforementioned means, making them available to a **Third Party**, regardless of whether the **Company** or the **Bank** might be aware of the possibility of such loss or damage, or not.

6.3. The **Company** or the **Bank** has the right to terminate your access to the **Platform** at its sole discretion if it has reasons to believe that the **Platform** is used illegally, with breach of security requirements or there is a threat of fraud.

6.4. In the event of improvements to the **Platform**, technical upgrades, migration to a new or enhanced version of the **Platform**, its replacement, as well as in other cases at the **Bank**'s or the **Company**'s discretion, the **Company** or the **Bank** may, at its sole discretion, suspend, discontinue access to the **Platform** or any service available through the **Platform**. **You** will be notified of such changes either in person or by a notice on the **Bank**'s website or on the **Platform**.

6.5. The applications submitted by **you** through the **Platform** may be declined or their execution may be suspended if the validity and/or legality cannot be established, or other restrictions may apply to your use of your **User** account.

6.6. The responsibility for the purchase of and payment for personal computer and telecommunication devices required for the service via the Platform, internet connection on such devices, and **Third Party** telecommunication services lies with **you**.

6.7. If **you** check or otherwise mark the boxes (fields) with the contents expressing **your** consent or approval, or if **you** press a relevant button on the **Platform**, perform actions aimed at using the **Service** or an implicative action, such actions mean **authorization** of the given application or the relevant condition/provision by **you** and prove that **you** have got familiar with and agree to them.

6.8. If **you** have submitted an application through your **User** account on the **Platform**, it will be considered that such application has been duly authorized, initiated and submitted by **you** acting in a sober mind, not being under delusion or coercion, voluntarily and in accordance with your true intentions. Such an application will be a basis for processing it and providing a **Service** to **you**.

6.9. **You** undertake to use the **Platform** for lawful purposes only and not to infringe on the rights of the **Bank**, the **Company** or **Third Parties** in any way.

6.10. You are responsible, in the manner established by the laws of Armenia, for entering **Third Party** data into the Platform, disseminating false information, and providing consent to the processing of **Third Party**'s personal data.

6.11. The **Bank** and the **Company** are not responsible for the reliability, timeliness and legal compliance of the information posted, uploaded and otherwise made available on the **Platform**, as well as for the data and content related to other persons' websites, for the advertisements placed there and/or for the possible consequences of using such information.

6.12. When using the **Service**(s), **you** must have the necessary authority to independently manage the real estate owned by you, in full, to carry out any actions in relation to it, even if it is under common ownership. If **you** submit false information or unreliable statements, you will personally be responsible for all possible legal consequences in accordance with the procedure and conditions established by the laws of Armenia.

7. Data Processing and Confidentiality

7.1. Being governed by the laws of Armenia, including the Law of the Republic of Armenia "On Personal Data Protection", the **Company** and/or the **Bank**, as part of providing **Services** through the **Platform**, may collect and store certain data and information about **you** or the real estate/s owned by **you**, as well as perform any other actions regarding them, which are aimed at processing data defined by the laws of Armenia. In order to establish a legal relationship with **you**, identify **you**, provide **Services**, prepare documents in connection with the **Services**, send **you** offers, improve the performance of the **Platform**, and collect statistical information on the use of the **Platform**, the information about **you** that is subject to processing includes at least:

7.1.1. Your personal and contact information, which **you** provide when registering as a **User** on the **Platform** (e.g. name, surname, email address, phone number, username);

7.1.2. Information related to applications submitted by **you** on the **Platform** (e.g. identity document data, information about your real estate **you** have listed on the Platform);

7.1.3. Information obtained from relevant information databases as defined in the document "Information Obtained by Ameriabank CJSC for Identification on the Real Estate Management Platform and Provision of Services Thereunder"[2], as well as, if applicable, information obtained from relevant information databases based on specific consents given by you (e.g. information about your credit history, employment).

7.1.4. Quantitative information collected automatically about your **User**, which does not include any personal data. Such information includes, but is not limited to, information about Users' devices, operating system, the Platform pages visited by Users, geographic information, actions taken by the User on the Platform—in order to understand and remember Users' preferences for future visits, etc.

7.2. The **Company** and/or the **Bank** processes your data only to the extent and in the manner necessary to achieve the intended purpose of data processing and not incompatible with the latter, ensuring all actions comply with the principle of proportionality.

7.3. **You** acknowledge and accept that the **Company** and/or the **Bank** are entitled to share your personal data, as defined in this section, with a **Third Party** cooperating with them in the scope of providing of the Service(s)/implementing the objectives defined in the **Terms**.

7.4. **Consents** to the processing of your data provided by **you** through signing of the **Agreement** or in a specific application, if applicable, are valid from the time of provision throughout the entire period of the legal relationships between the **Parties** under the **Agreement**, unless otherwise prescribed by the **Agreement** or the laws of Armenia.

[2] Information Obtained by Ameriabank CJSC for Identification on the Real Estate Management Platform and Provision of Services Thereunder (11RBD LI 72-06-07, approved by the Bank's Management Board resolution # 01/181/25 as of November 13, 2025). Available at https://ameriabank.am/useful-links

7.5. **You** shall provide the **Company** and the **Bank** with your data and other information requested by the **Company** and the **Bank** (including documented information) that is required for the customer due diligence and **your identification** in accordance with the laws of Armenia, internal regulations of the **Bank**, as well as to achieve other purposes specified in the **Agreement**. **You** shall compensate the **Company** and the **Bank**, in full, for the losses incurred by the **Company** and the **Bank** as a result of your failure to submit, partial submission, concealment, misrepresentation of and failure to update the data mandatory for disclosure to the **Company** and the **Bank** according to the laws of Armenia and the **Agreement**.

7.6. **You** shall immediately inform the **Company** and the **Bank** of any changes in your data and the documents submitted to the **Company** and the **Bank**, through the relevant application and documents. If the information on such changes is not provided to the **Company** and the **Bank**, the **Company** and the **Bank** shall not be liable for the consequences that may arise if (i) the information on the provision of **Services** based on the **Customer Data** or documents available at the **Company** and the **Bank**, becomes available to a **Third Party**, or (ii) **you** don't receive the notifications addressed to **you**, or (iii) such notifications become available to a **Third Party**. Moreover, **your** failure to receive the **Company**'s and the **Bank**'s notifications for the reasons specified in this clause shall not result in the termination of **your** obligations under the **Agreement**.

7.7. **You** undertake to properly maintain and not make available to **Third Parties** your data, personal communication means, your devices used to access the **Platform**, software, login credentials, identification data, used to communicate with the **Company** and/or the **Bank**, exchange messages, documents and receive notifications. **You** bear the risk of the access to or use of data and means specified in this clause by a **Third Party**, resulting in the provision of **Services** or the refusal to provide them, as well as of all consequences related to failure to receive, read the notifications sent by the **Company** and/or the **Bank**, and/or making them available to a **Third Party**. **You** further agree to indemnify the **Company** and/or the **Bank**, upon request for any losses or damages incurred as a result of the afore-mentioned.

7.8. **You** are required to take immediate actions to ensure the security of your **User** account on the **Platform**, including giving immediate notice to the **Company** or the **Bank**, in the event your devices, software and identification data designated for access to the **Platform** are lost, made available to a **Third Party**, or there is such a risk, or your **User** account has been accessed/used by a Third Party, or **you** become aware or suspect that any such attempt has been made.

7.9. If there are legal grounds provided for by the laws of Armenia, the **Company** or the **Bank** will review and process your application for correction, destruction, termination of processing (withdrawal of the consent(s) given) of your data in the manner and within the time frames established by the laws of Armenia, internal processes of the **Company** and internal regulations of the **Bank**, depending on who processed your data. The **Bank** will not be liable for the review of **your** application in relation to **your** data processed by the **Company**, as well as for the consequences of the execution/non-execution of the requirements arising from the application, and for violation of legislative requirements. Termination of the processing of your data may result in termination or restriction of the **Services**. The withdrawal of the consent(s) by **you** will not result in the cancellation of the legal consequences arising under such consent(s) prior to their withdrawal.

7.10. **You** will provide **your** data and **consents** to their processing voluntarily, acting in **your** own interests. Such **consents** shall be considered to be given by **you** by signing the **Agreement** or, as applicable, by a separate application.

7.11. The **Company** and the **Bank** shall treat **your** data as confidential and proprietary in accordance with the laws of Armenia, while you, in turn, shall keep confidential any non-public information about the **Company** and the **Bank** received during the legal relationships between the **Parties**. Furthermore, any information about the **Company** and the **Bank you** receive from the **Company** and the **Bank** is non-public, unless otherwise specified. This condition will be valid during the entire term of the **Agreement** and shall continue after the termination of the **Agreement**. This restriction will not apply to cases when a) the **Party** discloses the information to comply with the requirements of the laws of Armenia, in other cases and for the purpose specified in the **Agreement**, b) the information becomes available to any **Third Party** with the consent of the **Parties**.

7.12. By registering a **User** on the **Platform** and accepting the **Terms**, **you** agree that the **Company** and the **Bank** have the right to send marketing offers, notifications about new technical and software solutions and/or features of the **Platform** to your email address.

7.13. **You** agree that the **Bank** and/or the **Company** have the right to transfer their rights and obligations arising from the **Terms** to a **Third Party**, notifying **you** in advance. In such a case, that **Third Party** shall assume all rights and obligations arising from the legal relationship arising from the **Terms**.

7.14. **Your** data shall be made available to the **Third Party** in accordance with the purposes and cases specified in the **Terms**.