

	<b>AMERIABANK CJSC</b>		<b>10RB PL 72-03-02</b>	
<b>RETAIL SME LENDING TERMS</b>			<b>Edition 38</b>	
			<b>Effective date: August 10, 2019</b>	
<b>Automatically approved SME loan/overdraft</b>				
<b>Loan type</b>	Automatically approved SME loan Automatically approved SME overdraft			
<b>Purpose</b>	Business expansion and financing of current operations, transfer of outstanding business loans with other banks/credit organizations to Ameriabank CJSC			
<b>Clients</b>	LLCs and individual entrepreneurs with at least 6-month business history			
<b>Exclusion list</b>	<ol style="list-style-type: none"> <li>1. Production or trade in any product or activity deemed illegal under the Republic of Armenia laws or regulations or international conventions and agreements</li> <li>2. Production or trade in weapons and munitions</li> <li>3. Gambling, casinos and equivalent enterprises</li> <li>4. Trade in precious stones</li> <li>5. Currency exchange office</li> <li>6. Brokerage or bookmaking offices</li> <li>7. Production, use of or trade in hazardous substances (like radioactive materials) other than pesticides and fertilizers used in agriculture</li> </ol>			
<b>Creditworthiness assessment</b>	Based on approved score card			
<b>Currency</b>	AMD	USD	EUR	
<b>Minimum and maximum loan limit</b>	AMD 1 million - 10 million or its equivalent in foreign currency			
<b>Term (months)</b>	60			
<b>Annual interest rate (fixed)</b>	Automatically approved SME loan			
	13-19%	10-16%	8.5-14.5%	
	Automatically approved SME overdraft			
	14-20%	11-17%	9.5-15.5%	
	No interest accrued to the portion of the overdraft not utilized during the year			
<b>Loan disbursement fee</b>	Non-applicable to online applications 1% of the loan principal in case of applying for the loan at the Bank premises			
<b>Loan cashing</b>	Non-applicable to SME loan According to effective tariffs of the Bank for SME overdraft			
<b>Loan repayment form</b>	SME loans: annuity (equal loan installments consisting of a portion of loan and a portion of interest; payable on monthly basis) SME overdraft: repayment of principal at maturity			
<b>Security</b>	<ol style="list-style-type: none"> <li>1. Pledge of cash flows through the account</li> <li>2. Personal guarantee of the business founder/beneficial owner (for LLCs)</li> </ol>			
<b>Required documents</b>	<b>Required documents filed together with loan application</b>			
	ID of the shareholders and CEO of the legal entity/Individual entrepreneur			
	TIN			
	Charter (for corporate applicants)			
	<b>Documents required after initial approval</b>			
	ID of the shareholders			
	<b>Documents required after loan</b>			
	Approval of the authorized body of corporate applicant to execute loan and pledge-related transactions			
Other documents as the bank's specialist may request				
<b>Early repayment fee</b>	N/a			
<b>Late payment fines and penalties</b>	The interest rate specified in 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			
<b>Miscellaneous</b>	Overdrafts may be also issued on business cards in accordance with the Bank's effective tariffs other than the annual service fee which does not apply.			