

SPECIAL TERMS OF BANKING AND LOAN OFFER FOR WORKERS IN CERTAIN INDUSTRIES*							
Sector	IT and telecom ^{1****}	International organizations and embassies ^{2****}	Audit, accounting, insurance, credit organizations ^{3****}	Justice/ Defence Sector ^{4****}	Mining and energy ^{5****}	Healthcare ^{6****}	Education ^{7****}
1.1. Difference of max collateral-free credit limit with equal installment payment scheme from standard credit limit of the Bank	+6	+5	+5	+4	+5	+4	+3
1.2. Difference of max collateral-free revolving credit limit from standard credit limit of the Bank	+4	+4	+4	+3	+3	+3	+2
2. Guarantor	For credit limits beyond 8x or 10x of documented income, 1 or 2 guarantors respectively are required, subject in any case to the following: - Either monthly loan repayment should not exceed 20% of the guarantor's income (aggregate income of guarantors), or - The borrower's salary should be equal to or be higher than AMD 250,000, and the loan term should not exceed 3 years.						
3.1. Provision of a credit limit with even monthly repayment schedule without creditworthiness analysis, where the credit score is 750 and higher**	Up to AMD 3 million						
3.2. Provision of a revolving credit limit without creditworthiness analysis, where the credit score is 750 and higher**	Up to AMD 2 million						
4. Interest rate for lines of credit/consumer loans	AMD: 16%, USD, EUR: 15%	AMD: 16%, USD, EUR: 15%	AMD: 16%, USD, EUR: 15%	AMD: 16%, USD, EUR: 15%	AMD: 17%, USD, EUR: 16%	AMD: 17%, USD, EUR: 16%	AMD: 17%, USD, EUR: 16%
5. Difference from standard LTV ratio for loans secured by real estate (mortgage, consumer, revolving and non-revolving credit)	+15%	+15%	+15%	+15%	+15%	+10%	+10%
6. Interest rate for other loans (difference from standard rates of the bank)	-1%	-1%	-1%	-1%	-0.5%	-0.5%	-0.5%
7. Annual service fee for Persona package	AMD 20,000	AMD 20,000	AMD 20,000	AMD 20,000	AMD 20,000	AMD 20,000	AMD 20,000
8. Annual card service fee (other than Persona package cards)							
Arca Classic/Visa Classic/ MC Standard	Free	Free	Free	Free	Free	Free	Free
Visa Gold/ MC Gold	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000	AMD 10,000
Visa Platinum/MasterCard Platinum	AMD 25,000	AMD 25,000	AMD 25,000	AMD 25,000	AMD 25,000	AMD 25,000	AMD 25,000
9. Activation of MyAmeria app (out of Persona package)	Free	Free	Free	Free	Free	Free	Free
10. Activation of phone banking	Free	Free	Free	Free	Free	Free	Free
11. Credit limit in the amount of collateral-free liabilities to Ameriabank during the most recent 24 months can be opened without creditworthiness analysis, if (i) the borrower has complied with the bank's lending requirements during that period, (ii) the loan was repaid within the last month, and (iii) monthly loan repayments have not grown by more than 20%.							

* Applicable to customers who receive their salary via Ameriabank.

If the customer doesn't receive his/her salary via Ameriabank, the interest rate on the line of credit/consumer loan specified in clause 4 will be increased by 2%, while the difference from the limits specified in clauses 1.1 and 1.2 will be less by 2. If the salary is not received via the Bank, the minimum salary will be considered to be AMD 250,000.

Banking services (other than lending) can be provided before transfer of the salary based on the employment reference provided by the customer.

The maximum limit of total collateral-free obligations is set pro rata the credit limit.

The minimum salary is set to AMD 99,000. This does not apply to clauses 4-11, which may be applied also to the persons whose salary is below AMD 99,000.

** Max limit for collateral-free liabilities: AMD 10 million.

Minimum salary: 150,000

**** Clauses 4, 6-11 are applicable also for non-managerial staff of the justice sector.

¹ Employees of the companies operating in the given area in public and private sectors.

² Employees of the organizations and embassies listed on the website of the Ministry of Foreign Affairs (<http://www.mfa.am/hy/international-organisations/EurAsEC/>), as well as EBRD and WORLD BANK.

³ Employees of private audit/accounting firms and/or businesses and/or individual entrepreneurs.

⁴ Executive staff in:

- Structural and standalone departments in Ministry of Justice
- Passport and Visa Department
- Law enforcement bodies, including police, courts, public prosecutor's office, National Security Service, Investigation Committee (prosecutors, judges, investigators)
- Human Rights Defender's Office
- Notaries offices (notaries)
- Chamber of Advocates (also attorneys)
- Employees of specialized legal firms and/or individual entrepreneurs

Defense includes the Ministry of Defense, its staff and the staff of the Ministry for Emergency Situations.

⁵ Employees of the companies operating in the given area in public and private sectors.

⁶ Employees of the companies operating in the given area in public and private sectors.

⁷ Employees of undergraduate and graduate institutions operating in public and private sectors and preschool and school entities operating in private sector.