

## SPECIAL BANKING AND LOAN OFFER FOR WORKERS IN CERTAIN INDUSTRIES\*

Industry	IT and Telecom <sup>1****</sup>
1.1. How customized collateral-free credit limit with even repayment schedule differs from standard credit limits of the bank	+6
1.2. How revolving collateral-free credit limit differs from standard credit limits of the bank	+4
2. Guarantor	For credit limits beyond 8 or 10-fold 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 aggregate income of guarantors, or - The salary of borrower should be equal to or higher than AMD 250,000, and the term of loan should not exceed 3 years.
3.1. Credit limit with even monthly repayment schedule without creditworthiness analysis and with 750 or higher credit score**	Up to 3 million AMD
3.2. Revolving credit limit without creditworthiness analysis and with 750 or higher credit score**	Up to 2 million AMD
4. Interest rate for lines of credit/consumer loans	AMD: 16% USD, EUR: 15%
5. Difference from standard LTV ratio for loans secured by real property (mortgage, consumer, revolving and non-revolving credit)	+15%
6. Interest rate for other loans (difference from standard rates of the bank)	-1%
7. Annual service fee for Persona package	20,000 AMD
8. Annual service fee for cards (other than Persona package cards)	
Arca Classic/Visa Electron/Cirrus Maestro	Free of charge
Visa Classic/MC Standard	3,000 AMD
Visa Gold/MC Gold (without accompanying services)***	10,000 AMD
Visa Platinum/MasterCard Platinum (without accompanying services)***	25,000 AMD
9. Online/Mobile Banking (not part of Persona package)	Free of charge
10. Activation of phone banking	Free of charge
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 latest month, and (iii) monthly loan repayments have not grown by more than 20%.	

\* Applicable to customers who receive their salary via Ameriabank.

If this is not the case, the rate of interest for clause 4 is 2% higher, and the variance for clauses 1.1 and 1.2 is 2 less.

If not paid via Ameriabank accounts, minimum acceptable salary is 250,000 AMD.

Banking services (other than lending) can be provided based on proof of employment before salary is transferred to Ameriabank.

Maximum limit for total collateral-free liabilities is equivalent to credit limit.

Minimum acceptable salary is 99,000 AMD, except clauses 4-11 which are also applicable to customers whose salary is less than 99,000 AMD.

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

Min salary: 150,000 AMD

\*\*\*\* Clauses 4, 6-11 are applicable also to non-executive staff in judicial sector.

<sup>1</sup>Employees engaged in the given industry in public and private sectors

<sup>2</sup>Employees of organizations and embassies listed on the official site of the Ministry of Foreign Affairs of the Republic of Armenia (<http://www.mfa.am/hy/international-organisations/>) and of EBRD and WORLD BANK

<sup>3</sup>Employees of private audit/accounting firms and/or businesses

<sup>4</sup>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 advocates)*

Employees of legal firms and/or businesses

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

<sup>5</sup>Employees engaged in the given industry in public and private sectors

<sup>6</sup>Employees engaged in the given industry in public and private sectors

<sup>7</sup>Employees of public and private universities, post-graduate academic institutions and private pre-school institutions and schools.