 AMERIABANK	AMERIABANK CJSC	12CIB SM 72-04
INFORMATION GUIDE to SME Loans Provided to Corporate Clients		Edition 1
		Effective date: January 15, 2020

Attention! Terms and conditions specified in the Guide may be outdated. For more details, please contact Ameriabank CJSC, Corporate and Investment Banking Department, SME Lending Division at (374 10) 56 11 11.

1. Ameriabank CJSC offers the following loan products to its corporate clients under the conditions specified below. More detailed information is presented in a separate table.

	Loans*	Line of credit	Overdraft	Online loan/overdraft	Renewable energy loan	Purchase order finance
Annual interest rate on utilized amounts	AMD	Starting from 12 %	AMD Starting from 13%	AMD Starting from 13%	AMD Starting from 10.5%	AMD Starting from 16%
	USD	Starting from 9%	USD Starting from 10%	USD Starting from 10%	USD Starting from 7.9%	USD Starting from 14%
	EUR	Starting from 8%	EUR Starting from 9%	EUR Starting from 8.5%	EUR Starting from 6.3%	EUR Starting from 14%
	Other currency	In accordance with the decision of the authorized body of the Bank				
	If secured by cash: deposit rate + 4% if the loan and the deposit are in the same currency, deposit rate + 5% if the loan and the deposit are in different currencies					
Annual interest rate on non-utilized amounts	N/a	Up to 2%	Up to 2%		N/a	
Loan disbursement fee	0-1.5%	0-1.5%	0-0.5%	0-1%	0-1.5%	0.5%
Grace period (for principal)	2-12 months	N/a	N/a	N/a	Up to 3 years	N/a
Grace period (for interest)	N/a					
Late payment fee**	Fine in the amount of 0.13% of overdue loan/interest for each day beyond terms					
Early repayment**	Early repayment fee in the amount of up to 6-month interest on prepaid sums where provided for under loan agreement (Not applicable to Armenian government-subsidized loans under agriculture and cattle breeding development programs.)					

*The annual interest rate on the loans issued in accordance with the requirements of the respective programs of the Republic of Armenia Government to the agriprocessing industry for the procurement of agricultural products, as well as loans for purchase of pedigree cattle for the development of cattle-breeding in Armenia in 2019-2024 is max 12%, where 9 % and 10-12% respectively ARE SUBJECT TO SUBSIDY by the Republic of Armenia government if the loan meets the program requirements.

**Whenever applied, the maximum annual rate or aggregate amount of fines and/or penalties will be within the limits defined under the laws and regulations of the Republic of Armenia.

ATTENTION! IF YOU FAIL TO PERFORM YOUR OBLIGATIONS IN A PROPER MANNER, THE LENDER WILL REPORT INFORMATION ABOUT YOUR OVERDUE OBLIGATIONS WITHIN 3 BUSINESS DAYS TO THE CREDIT BUREAU WHERE YOUR CREDIT HISTORY IS GENERATED. YOU ARE ENTITLED TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU ONCE A YEAR, AT NO COST. ATTENTION! BAD CREDIT HISTORY MAY AFFECT YOUR FUTURE ATTEMPTS TO GET A LOAN.

ATTENTION! IF YOU FAIL TO MEET YOUR COMMITMENTS UNDER THE AGREEMENT AND THE BANK ENFORCES THE COLLATERAL TO SETTLE THEM, BUT THE VALUE OF PLEDGE APPEARS TO BE INSUFFICIENT TO COVER ALL THE COMMITMENTS ENTERED INTO BY YOU, ANY OTHER PROPERTY YOU OWN MAY BE ENFORCED TO SETTLE THE CLAIM.

ATTENTION! YOUR PROPERTY CAN BE FORECLOSED PURSUANT TO LAW, IF YOU FAIL TO REPAY CREDIT OBLIGATIONS WHEN DUE.

2. Terms of SME Loans

Loan type, purpose and name	Small and mid-size loans for SME financing	Loans to agro-processing industry for procurement of agricultural raw materials (in accordance with the requirements of the respective program of the Armenian Government)	Loans for purchase of pedigree cattle to promote cattle-breeding in Armenia under 20192024 program (in accordance with the requirements of the respective program of the Armenian Government)	If financed under GAF "Energy Efficiency for SMEs" program**

**INFORMATION GUIDE
to SME Loans Provided to Corporate Clients**

Edition 1

Effective date: January 15, 2020

Loan amount	AMD or other currency equivalent of up to USD 1,500,000		Up to AMD 1,500,000,000	Up to AMD 300,000,000	Up to AMD 500,000,000 AMD
Currency of loan	Armenian drams, US dollars, Euros Loans may be issued in other currencies subject to the decision of the authorized body of the Bank.		AMD	AMD	AMD
Loan term	Up to 8 years		Up to 1 year	Up to 5 years	Up to 5 years
Grace period (for principal)	Up to 1 years		2 – 3 months	Up to 12 months	Up to 1 year
Nominal annual interest rate	AMD	Starting from 12 %	12-14% (with possibility of full subsidy) 12% max (with possibility of 10%-12% subsidy) Starting from 9.5%	12% max (with possibility of 10%-12% subsidy)	Starting from 9.5%
	USD	Starting from 9%			
	EUR	Starting from 8%			
	Other currency	In accordance with the decision of the authorized body of the Bank			
	If secured by cash:	deposit rate + 4% if the loan and the deposit are in the same currency, deposit rate + 5% if the loan and the deposit are in different currencies			
Loan disbursement fee	Loans with less than 1-year term: 0-0.5% of contractual loan amount 1-2 years: 0-0.7% of contractual loan amount More than 2 years: 0-1.5% of contractual loan amount Loans secured by cash: 0%		N/a	N/a	Up to 1%
Manner of charging of the loan disbursement fee	Chargeable lump-sum at the time of loan disbursement (if any) The bank can define a schedule for payment of loan disbursement fee, in which case any fee outstanding at the time of repayment of loan before the due date shall be payable together with early repayment of loan or in whatever other manner the bank may define.				
Late payment fee**	Fine in the amount of 0.13% of overdue loan/interest for each day beyond terms				
Principal payment frequency	monthly, quarterly, semi-annual or in accordance with a mixed schedule		monthly	monthly	monthly
Interest payment frequency	monthly				

**The cost of purchase of energy-efficient equipment and facilities, infrastructure construction and other projects using renewable energy sources should comprise at least 70% of loan proceeds. The remaining 30% can be invested into other fixed assets of the borrower.

3. Terms of SME Lines of Credit, Overdrafts and Purchase Order Finance

Loan type, purpose and name	Line of Credit for SME sector finance	Overdraft	Purchase Order Finance	Renewable Energy Loans
Loan amount	AMD or other currency equivalent of up to USD 1,500,000	Max 50% of average monthly account turnover at least for the latest 6 months	Up to 75% of the purchase order or the equivalent of USD 300,000, whichever is less	AMD or other currency equivalent of up to USD 1,500,000
Currency of loan	Armenian drams, US dollars, Euros Loans may be issued in other currencies subject to the decision of the authorized body of the Bank.			
Loan term	Up to 5 years	Up to 1 year	Up to 180 days	Up to 15 years



**INFORMATION GUIDE
to SME Loans Provided to Corporate Clients**

Grace period (for principal)	Up to 1 years		N/a		N/a		Up to 3 years	
Nominal annual interest rate	AMD	Starting from 12 %	AMD	Starting from 13%	AMD	Starting from 16%	AMD	Starting from 10.5%
	USD	Starting from 9%	USD	Starting from 10%	USD	Starting from 14%	USD	Starting from 7.9%
	EUR	Starting from 8%	EUR	Starting from 9%	EUR	Starting from 14%	EUR	Starting from 6.3%
	Other currency	In accordance with the decision of the authorized body of the Bank						
	If secured by cash:	deposit rate + 4% if the loan and the deposit are in the same currency, deposit rate + 5% if the loan and the deposit are in different currencies						
Annual interest rate on non-utilized amounts	Up to 2%		Up to 2%		N/a			
Loan disbursement fee	Loans with less than 1-year term: 0-0.5% of contractual loan amount 1-2 years: 0-0.7% of contractual loan amount More than 2 years: 0-1.5% of contractual loan amount Loans secured by cash: 0%		0-0.5%		0.5%		Loans with less than 1-year term: 0-0.5% of contractual loan amount 1-2 years: 0-0.7% of contractual loan amount More than 2 years: 0-1.5% of contractual loan amount Loans secured by cash: 0%	
Manner of charging of the loan disbursement fee	Chargeable lump-sum at the time of loan disbursement (if any) The bank can define a schedule for payment of loan disbursement fee, in which case any fee outstanding at the time of repayment of loan before the due date shall be payable together with early repayment of loan or in whatever other manner the bank may define.							
Late payment fee**	Fine in the amount of 0.13% of overdue loan/interest for each day beyond terms							
Principal payment frequency	monthly, quarterly, semi-annual or in accordance with a mixed schedule							
Interest payment frequency	monthly							

4. Terms of Online Loans/Overdrafts to SME

#	Terms and conditions	Secured by cash flows and guarantee (D.1.)				Secured by real estate or vehicle (D.2.)	
1.	Loan amount	D.1. AMD 1,000,000 - AMD 10,000,000 or equivalent in other currency (USD, EUR)				D.2. AMD 10,000,000 - AMD 20,000,000 or equivalent in other currency (USD, EUR)	
2.	Loan term	1 year		3 years		5 years	
3.	Grace period (for principal)	N/a					
4.	Annual interest rate*	For loans in AMD					
		D.1. (loan/overdraft): starting from 14.5%/15.5%	D.2. (loan/overdraft): starting from 13%/14%	D.1. (loan/overdraft): starting from 15.5%/16.5%	D.2. (loan/overdraft): starting from 14%/15%	D.1. (loan/overdraft): starting from 16.5%/17.5%	D.2. (loan/overdraft): starting from 15%/16%
		For automatically approved business loan/overdraft in AMD (D.1): from 13% (loan) or 14% (overdraft)					
		For loans in USD					
		D.1. (loan/overdraft): starting from 11.5%/12.5%	D.2. (loan/overdraft): starting from 10%/11%	D.1. (loan/overdraft): starting from 12.5%/13.5%	D.2. (loan/overdraft): starting from 11%/12%	D.1. (loan/overdraft): starting from 13.5%/14.5%	D.2. (loan/overdraft): starting from 12%/13%
		For automatically approved business loan/overdraft in USD (D.1): from 10% (loan) or 11% (overdraft)					
		For loans in EUR					


**INFORMATION GUIDE
to SME Loans Provided to Corporate Clients**

Edition 1

Effective date: January 15, 2020

		D.1. (loan/overdraft): starting from 10%/11%	D.2. (loan/overdraft): starting from 8.5%/9.5%	D.1. (loan/overdraft): starting from 11%/12%	D.2. (loan/overdraft): starting from 9.5%/10.5%	D.1. (loan/overdraft): starting from 12%/13%	D.2. (loan/overdraft): starting from 10.5%/11.5%
		For automatically approved business loan/overdraft in EUR (D.1): from 8.5% (loan) or 9.5% (overdraft)					
5.	Loan disbursement fee (chargeable lump-sum at the time of disbursement)	1% of the loan amount N/a in case of online application for score-based automatically approved SME loans/overdrafts					
6.	Late payment fee**	Fine in the amount of 0.13% of overdue loan/interest for each day beyond terms					
7.	Way of loan repayment	Annuity (equal monthly installments consisting of a portion of loan and a portion of interest) in case of loans Principal payable at the end of term in case of overdraft					
8.	Early repayment	N/a					
9.	Loan security	D.1: Cash flows, personal guarantees by business founders/beneficial owners and other physical and/or legal entities as requested by the bank D2: Cash flows, personal guarantees by business founders/beneficial owners and other physical and/or legal entities as requested by the bank, real estate ¹ or vehicle					
10.	Loan-to-value (LTV) ratio	The value of the loan security is included in the estimation of the LTV ratio in an amount not more than: 1. Up to 100% if the loan is secured by real estate 2. 50% if the loan is secured by vehicles While calculating the LTV ratio, the loan value is considered to be equal to the sum of (i) that portion of the requested loan that is above AMD 10 million, and (ii) outstanding unsecured credit obligations of the client. Furthermore, if the client's outstanding unsecured credit obligations are above AMD 10 million, the LTV ratio is calculated only in relation to the requested amount, in full.					
11.	Collateral insurance	The insurance of the pledged real estate is to be obtained only if it is or will be used for business purposes. Insurance for pledged real estate and vehicles to be maintained throughout the term: 1. If by the client: at least for the amount of the outstanding principal/credit limit 2. If obtained by the Bank: to the extent of the outstanding principal/credit limit. The following vehicles are not subject to insurance: <ul style="list-style-type: none"> • Vehicles transporting hazardous materials (toxic substances, chemicals, radioactive and explosive materials) • Vehicles to be used in races, test drives; vehicles which have three wheels, snow removers, motorcycles, special purpose vehicles • Taxis and rental cars 					
12.	Application handling period	D.1. Immediately for automatically approved loans up to 2 business days for other loans D.2. up to 3 business days					
13.	Validity period (period during which loan approval is effective)	7 business days					
14.	Loan type, purpose and name	Loan/overdraft for SME sector finance					

¹ Real estate must be located in Yerevan.

 AMERIABANK	AMERIABANK CJSC	12CIB SM 72-04
INFORMATION GUIDE to SME Loans Provided to Corporate Clients		Edition 1
		Effective date: January 15, 2020

5. List of Minimum Documents and Information Required for Lending


Documents Required for Loan Application Review and Decision-Making		
1.	Loan application*	
2.	Documents required for account opening where the borrower is not an account holder	
3.	Documents (certificate or other documents) certifying the title to the pledged property (real estate and/or movable property, inventories, etc.)	
4.	Tax clearance certificate	
5.	Account statements showing activity with other banks (for the previous year and current period)	
6.	Sale/supply agreements, orders, invoices, other documents supporting the normal process of sales	
7.	Agreements relating to the operation of the company (lease agreements, exclusive representation agreement, etc.), if any	
8.	Initial report on collateral appraisal (as as required or appropriate), geodetic measurement of land plot ²	
9.	Financial statements for the most recent reporting period according to the forms approved by the state authorities	
10.	Environmental impact assessment report, technical safety report, examination reports, feasibility studies, etc., required under the applicable Armenian laws and regulations and/or the bank's bylaws and regulations (if the company's activity is associated with high environmental risks)	
List of Documents Required for Loan Origination and Agreement Signing upon Loan Approval		
1.	In cases and order specified by charter of the corporate applicant: decision of authorized body (meeting of shareholders/stockholders/founders and/or board) on applying for the loan and providing security (collateral, guarantee, etc.)	
2.	Reference on registered shareholders/stockholders/founders, director and the latest amendments to the charter <ul style="list-style-type: none"> • for LLC: issued by the state registry, • for stock companies and other legal entities: issued by the state depository, or by the state registry if the information refers to the director and the latest amendments to the charter 	
3.	For pledge formalization: joint reference issued by the relevant branch of the Republic of Armenia State Cadaster with respect to the pledge of real estate	
4.	Documents (if any) certifying the origin of and title to the collateral, as well as other rights thereto: <ul style="list-style-type: none"> • in case of real estate: documents certifying the basis for the title specified in the ownership certificate • in case of movable property: documents certifying the basis for the title to the movable property • Information on pledgors (if not borrowers at the same time) <ul style="list-style-type: none"> ○ For individuals: <ul style="list-style-type: none"> ▪ Copies of passports, ▪ If married: marriage certificate and spouse's passport; if the spouse is deceased – death certificate ▪ If single: <ul style="list-style-type: none"> • Single status certificate issued by the archive or relevant branch of the Registry Office, or single status declaration verified by the notary • If divorced: certificate of divorce ○ For legal entities: charter, certificate of registration, copy of director's passport, as well as documents provided for in paras 1 and 2 of this part. 	
5.	Collateral appraisal report (if required)	
6.	Collateral insurance certificate/policy (upon request)	
7.	Mining agreements and other ecology-related agreements, permits, certificates, licenses, etc., required under the applicable Armenian laws and regulations	

Other documents may also be required depending on the case specifics

² Geodetic measurement is required for any land other than fenced plots or grounds attached to house, if:

- The requested loan amount exceeds AMD 50 million, and

- Share of credit limit to be secured by such land plot exceeds 30% of total available credit limit. For the purposes of this document total available credit limit means the sum of all loan proceeds made available to client by decision of the bank's authorized body within acceptable LTV ratio and subject to disbursement at the given moment.

	AMERIABANK CJSC	12CIB SM 72-04
INFORMATION GUIDE to SME Loans Provided to Corporate Clients		Edition 1
		Effective date: January 15, 2020

6. Miscellaneous

Provision of loans

To get a loan you can visit any branch office of the Bank.

Loans are disbursed via credit to the account.

Loans, lines of credit, overdrafts, purchase order finance, etc. can be provided for any reasonable term not shorter than 1 month.

Loan Security

SME loans should be secured by cash, cash flows, real estate, movable property, guarantees, pledge of shares, agreements or pledge of other rights.

Maximum LTV ratios:

- a) Up to 80% of appraised value of collateral (in case of real estate) for loans with up to 96-month term; 90% if the debt service coverage ratio of the borrower is 1.5 or higher; up to 70% if the loan term exceeds 96 months (not applicable to energy loans);
- b) In case of movable property
 - 60% if the debt service coverage ratio of the borrower is 1.5 or higher and the loan term does not exceed 96 months;
 - up to 80 percent of the value of the movable property to be purchased or the property that has been acquired during 6 months preceding submission of the loan application, where the loan term is up to 96 months
- c) Up to 30% of appraised value of collateral in case of inventories (finished goods, raw materials, etc.). Note that the share of this kind of collateral cannot exceed 40% of total pledge.
- d) max 50% of average monthly bank account turnover for the most recent period from 6 (min) to 12 (max) months, for cash flows
- e) for shares:
 - up to 80% of appraised value of collateral in case of running business
 - up to 60% of appraised value of collateral in case of business not yet running

Interest Calculation

Interest is calculated at nominal interest rate based on outstanding loan. The calculations are based on a 365-day year. Annual percentage rate (APR) shows the cost of loan in case of proper and timely performance of obligations under the agreement. The annual percentage rate is calculated on the basis of underlying components, is indicative and may change during the term of the agreement depending on the premature payment of the loan by the borrower, as well as on the change of components included in APR calculation.

APR is calculated by the following formula:

$$A = \sum_{n=1}^N \frac{K_n}{(1+i)^{\frac{D_n}{365}}}$$

where

A – amount of loan (principal amount provided by the lender to the borrower)

n – sequence number of payment

N – sequence number of the last payment

K_n – amount of the n^{th} payment

D_n – time from the day of the loan disbursement until the day of n^{th} payment, expressed in days

i – annual percentage rate, calculable if other input data are known from loan agreement or otherwise

Interest Calculation Example

Loan principal: AMD 7,000,000

Annual interest rate: 15%


Loan term: 60 months

Daily interest will make: $7,000,000 * 15 / 100 / 365 = 2,876.7$

Interest on credit lines/overdrafts is accrued on utilized amount on daily basis. Non-utilized amounts can also bear interest.

Change of nominal rate

The Bank is entitled to review and change the interest rate and lump-sum disbursement fee during the term of loan agreement, based on interest rate fluctuations on funds borrowed and/or allocated by the Bank on the financial market and/or if there are real preconditions for changing the interest rate. In either case we will give you notice 30 days in advance.

	AMERIABANK CJSC	12CIB SM 72-04
INFORMATION GUIDE to SME Loans Provided to Corporate Clients		Edition 1
		Effective date: January 15, 2020

Loans in foreign currency

ATTENTION! **Changes in exchange rate can affect the amount of loan payments.**

When calculating annual percentage rate it should be taken into account that payments of loans in foreign currencies are made using funds on accounts in that currency, or, where the funds are insufficient, other accounts in any other currency. Exchange is performed at the rate effective in the Bank at that moment, therefore actual annual percentage rate can change depending on changes in the exchange rate of the given currency.

Loan decision

Loan decisions are made within 10 business days after the customer submits all required documents. The bank's decision is communicated to the client within 1 business day. The loan is issued to the borrower only after execution of security agreements specified in the agreement. Furthermore, in case of pledge of property, the loan is issued to the borrower within 1 business day upon proper fulfillment of the following conditions precedent: (i) signing of pledge agreements in accordance with the Armenian laws and regulations, such agreements prepared in form and substance satisfactory to the Bank, (ii) insurance of the collateral (upon the Bank's request) by an insurance company cooperating with the Bank, (iii) fulfillment of other terms of loan by the client.

What may help you to get your factoring application approved

- Financial standing
- Banking/credit history
- Security
- Management quality
- Business environment
- Business and credit history, etc. of affiliates/subsidiaries

Why your loan might be rejected

- The information (documents and other data) is not trustworthy or is incomplete.
- The borrower's declared income is not sufficient to repay the obligations.
- The borrower has bad credit history, overdue and/or classified liabilities (including liabilities to third parties).

Charges and fees payable in case of loans secured by property


Immovable or movable property being pledged should be appraised by an appraisal company cooperating with the bank. The company is selected by the client from the offered list. Appraisal fee: AMD 7,000-30,000 depending on the property. On a case-by-case basis, the fee for appraisal of major items of property may be negotiable.

Fees payable for loans secured by vehicles or real estate:

- Notary fee: AMD 14,000-16,000 lump-sum (in case of pledge of vehicles)
- Notary fee: AMD 13,000-20,000 lump-sum (in case of pledge of real estate)
- Notary fee: AMD 13,000-18,000 lump-sum (in case of pledge of plant and equipment)
- Fee for unified statement on encumbrance of property: AMD 10,000
- Security interest filing fee: AMD 26,000
- Fee of the Police of the Republic of Armenia (for lien and pledge of movable property): AMD 5,000 lump sum
- The property is to be insured by a specialized organization which charges commissions and fees pursuant to its tariffs and rates which can change from time to time. Insurance premiums are within the following range:

Insurance premium	% of loan amount
Real estate	0.15-0.25
Equipment	0.2-0.35
Working assets	0.3-0.5
Vehicle	2.5

The bank requires insurance to cover at least the outstanding loan. Where the property is insured for its full value, it is the authority of the insurance company to decide whether to consider the market or liquidation value of the property.

 AMERIABANK	AMERIABANK CJSC	12CIB SM 72-04
INFORMATION GUIDE to SME Loans Provided to Corporate Clients		Edition 1
		Effective date: January 15, 2020

Insurance Companies Cooperating with Ameriabank

Insurance Company	Address	Phone:
Nairi Insurance ILLC	10 V. Sargsyan St., off. 110 (Piazza Grande Business Center), Yerevan	(+37460) 500060
ROSGOSSTRAKH-ARMENIA ICJSC	1 Northern Ave., Yerevan	(+37410) 591010
Ingo Armenia CJSC	51, 53 Hanrapetutyun St., area 47, 48, 50, Yerevan	(+37410) 592121
Reso ICJSC	62 Komitas Ave., area 93-93/1, Yerevan	(+37460) 275757

Appraisal Companies Cooperating with Ameriabank

Appraisal Company	Address	Phone:
Cost Consult LLC	1 Buzand St., Yerevan	+374 77 471925, +374 91 471925
Finlaw LLC	50 Nalbandyan St., apt. 3, Yerevan	(+374 10) 50 60 00 (+374 60) 74 74 00 (mob.) (+374 91) 91 11 55 (mob.) (+374 77) 78 05 10 (mob.)
VM-RP LLC	8 Vardanants Blind Alley, # 3, Yerevan 8, թիվ 3	(+374 10) 58 87 97
Believe LLC	9-14 Mashtots Ave., Yerevan	(+374 94) 22 11 11 (mob.)
Inex LLC	45/403 Orbeli Yeghbayrneri St., Yerevan	(+374 77) 51 81 16 (mob.) (+374 55) 51 81 15 (mob.) (+374 41) 04 22 87 (mob.)
For Smart Consult LLC	30/3/128 Gylbekyan St., Yerevan	(+374 11) 27 76 67 (+374 91) 17 76 67 (քչ.) (+374 41) 17 76 67 (քչ.) (+374 98) 17 76 67 (mob.)

This information is also available at Ameriabank CJSC's website www.ameribank.am and may be requested via the channels specified below.

Due to various reasons, we may ask you for more information and documents. Where required under the Republic of Armenia Law "On Combating Money Laundering and Terrorism Financing", we may request you to provide additional information and documents to conduct "Know your customer" checks, as well as ask further questions during verbal communication. If it is not possible to identify the client in a proper manner or to maintain the accounts we may restrict access to the phone banking service. Furthermore, to find out whether you are a US taxpayer we may collect additional information in accordance with the agreement executed with the US under the Foreign Account Tax Compliance Act (FATCA).

Statements. We will provide to you the statements of your credit accounts through communication channels and at frequency agreed between you and us and/or in accordance with the Armenian laws and regulations. The statements are provided by post, email, Internet-Bank or in person at any branch of the Bank.

Ameriabank CJSC

2 Vazgen Sargsyan St., Yerevan, 0010, Armenia

Phone: (+374 10) 56 11 11

Fax: (+374 10) 51 31 33

Email: office@ameriabank.am; www.ameribank.am