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TERMS OF IMPORT FACTORING

| # | Service | Terms and Conditions |
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| 1. | Application fee (chargeable only if the application is approved) | AMD 30,000 |
| 1.1. | Fee for review of terms* | AMD 10,000 (except as otherwise provided for in the agreement) |
| 2. | Commission for payment of total amount of factoring, lump sum (non-recourse) | Up to 1.5% of the invoice amount |
| 3. | Service fee, including: | Up to 0.5% of the invoice amount, minimum AMD 20,000 |
| | 3.1. Commission for collection of accounts receivable | |
| | 3.2. Commission for review/handling of invoice | AMD 5,000 |
| 5. | Term of financing (maximum time span between provision of financing and settlement of liabilities under the ceded claim) | Up to 180 days |
| 6. | Fee for financial advisory services | Negotiable |
| 7. | Collateral | Pledge, warranty, guarantee or without additional security |

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| 8. | Debtor's account with Ameriabank | Required |
| 9. | Business history of the Debtor | At least 1 year of operation after getting registered at the State Register of the RA |

*When approved, the fee for review is to be withheld from the Client's or Debtor's accounts with the Bank based on the conclusion/analysis conducted by the Bank's corresponding unit pursuant to the application for loan review *(for the purpose of the given tariff no changes in the terms of signed application for cession of monetary claim shall be deemed as review, unless otherwise provided for in the resolution of the Bank's authorized body)*.

** In case of actual application of fines and penalties their annual rate and/or total sum of fines and penalties shall be regulated by applicable limits defined under the legislation of Armenia.