∧ ∧MERI∧B∧NK		AMERIABANK CJSC		11RBD PL 72-03-01				
					Edition 51			
	Retail Lending To	erms and Conditions		Effective da	ate: May 16, 2022			
6.3 MasterCard Gold/VISA Gold credit card secured by property (including paper gold and cash)								
Purpose	Purpose			Payments				
Client's personal details	Eligible age of client/co- borrower/guarantor	18-65 years old, provided that the borrower's age at the time of expiry of loan agreement will not have exceeded 65, otherwise a co-borrower or guarantor is required. The eligible age of co-borrower or guarantor is 18-65 provided that at the time of expiry of agreement it will not have exceeded 65. If involvement of a co-borrower or guarantor is a required condition under loan terms (except where co-borrowers or guarantors possess at least 70% of income included in OTI calculation), the eligible age is 18-65 provided that at the time of expiry of agreement it will not have exceeded 65.						
	Residency	Citizens and non-citizens of Armenia who are resident in Armenia						
Terms of credit card	Currency	AMD		USD	EUR			
	Card service fee	AMD 2,000 monthly/AMD 20,000 annually (AYO cards are subject to the Fees and Rates of AYO Cards with Credit Line)						
	Card package service fee	AMD 1,500 monthly/AMD 15,000) annually (A	YO cards are subject to the Credit Line)	e Fees and Rates of AYO Cards with			
	Minimum and maximum credit limits**	AMD 1,500,000 - AMD 5,000,000	USD	5,000 - USD 15,000	EUR 5,000 - EUR 15,000			
	Increase of credit limit of card			AMD 5,000				
	Term (months)	Indefinite term (until requested back)* Until loan cancellation by the bank, which may occur in accordance with the agreement, based on the results of the monitoring by the bank						
	Interest rate	16.5%		13.5%	11.5%			
	Annual percentage rate (APR)***	16.68-19%		13.27-18.15%	11.05-15.35%			
		Where insurance of the collateral is obtained by the bank at the with of the client, the rate of interest will be increased by: • 2.5% if the collateral is vehicle, or • 0.5% if the collateral is plant and equipment. Where the insurance of real estate is obtained by the client, the interest rate will be reduced by 0.05%, based on the share of each type of assets in the total collateral.						
		If repayment schedule is differentiated or mixed, the applicable interest rate is increased by 0.5%.						
		If the collateral related ratios (loan-to-value ratio) differ from those approved by the internal regulations of the Bank, the applicable interest rate is increased by 0.25%.						
		If the creditworthiness criteria differ from those approved by the internal regulations of the Bank (any or some of the declared income related criteria, OTI and OSM), the applicable interest rate is increased by 0.25%.						
				the interest rate may be inc				
		If the loan is secured by cash or bonds issued by Ameriabank, the interest rate is: - Applicable interest rate for cash/bond + 4%, but in any case not more than the rates specified above, if the loan and the collateral are in the same currency - Rates specified above, if the loan and the collateral are in different currencies Where the client chooses a repayment option without early repayment fee for loans exceeding AMD 15 million, the interest rate is increased by 2% (not applicable to loans secured by cash/bonds).						
	Grace period	Up to 51 days						
ayment	Minimum payment required	10% of utilized amount as shown in account statement, or AMD 5,000/USD 10/EUR 10, whichever is greater, plus accrued interest *Not applicable to loans secured by cash/bonds and credit cards to Premium and Partner clients						

Interest calculation If the client does not make repayment, utilized amounts bear interest starting from the first day withdrawn. Interest accrues to amounts utilized after that and is payable on monthly basis. Real estate, vehicles to the reasonable satisfaction of the bank, metal accounts in gold, cash and bonds iss Ameriabank The value of the loan security will be included in the estimation of the LTV ratio in an amount not more 1. Real estate; 70% if in Yerevan, 60% fourside Yerevan 2. Vehicles: 60% 3. Property and equipment: 40%, but not more than 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 5. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 5. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 6. Cash at Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank. 30% of the value of aggregate pledge 4. Metal accounts in gold with	If the client does not make repayment, utilized amounts bear interest starting from the first day withdrawn. The same interest accrues to amounts utilized after that and is payable on monthly basis. Real estate, vehicles to the reasonable satisfaction of the bank, metal accounts in gold, cash and bonds issued by Ameriabank The value of the loan security will be included in the estimation of the LTV ratio in an amount not more than: 1. Real estate: 70% if in Yerevan, 60% if outside Yerevan 2. Vehicles: 60% 3. Property and equipment: 40%, but not more than 30% of the value of aggregate pledge estate, vehicles of plant and pment, calculation is based heir liquidation value) 4. Metal accounts in gold with Ameriabank: 9.90% if currency of the collateral is the same as of the loan round of the collateral and the loan are different Capital cities and regional centers of Armenia and Artsakh, as well as the towns of Abovyan, Ejmiatsin, Jrvezh, Arinj, Dzoraghbyur, Tsaghkadzor, Dilijan, Qajaran and Jermuk Max 12 years for foreign brand vehicles other than vehicles made in Russia, China and Iran, in which case max age is 8 years Pledged property to be appraised by an appraising partner of the bank. The Bank may request guarantee of individuals and/or companies as additional security. The insurance of real estate, vehicles and plant and equipment is maintained throughout the loan term: 1. If obtained by the client: at least to the extent of the credit limit The bank does not obtain insurance for the followy ehicles: • 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					
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• Loan application				• Loan application		
	• ID [original]					
Proof of employment and/or other income	* ID [original] * Certificate of ownership of property to be purchased/pledged [copy]					
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• Geodetic measurement report of land plot to be pledged*****	• ID [original] • Certificate of ownership of property to be purchased/pledged [copy] Documents required after initial approval • Proof of employment and/or other income • Marriage (divorce, spouse death), birth certificate [original] • Certificates of registration and ownership certificates of vehicles to be pledged [original] • Certificate of title to real estate to be pledged [original]	nent				
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Eligible security Real estate, vehicles to the reasonable satisfaction of the bank, metal accounts in gold, cash and bonds isso Ameriabank The value of the loan security will be included in the estimation of the LTV ratio in an amount not more 1. Real estate: 70% if in Yerevan, 60% if outside Yerevan 2. Vehicles: 60% 3. Property and equipment; calculation is based on their liquidation value) Location of real estate to be pledged Location of real estate to be pledged Age of vehicles to be pledged Appraisal of the collateral Additional security Insurance of the collateral Insurance of the collateral Real estate, vehicles to the reasonable satisfaction of the bank, metal accounts in gold, cash and bonds issued by find the estimation of the LTV ratio in an amount not more 1. Real estate: 70% if in Yerevan, 60% if outside Yerevan 2. Vehicles: 60% 3. Property and equipment: 40%, but not more than 30% of the value of aggregate pledge 4. Metal accounts in gold, cash and bonds issued by Ameriabank. School of the value of the loan security will be included in the estimation of the LTV ratio in an amount not more 1. Real estate: 70% if in Yerevan, 60% if outside Yerevan 2. Vehicles: 60% 3. Property and equipment: 40%, but not more than 30% of the value of aggregate pledge 4. Metal accounts in gold with Ameriabank: 80% 5. Cash at Ameriabank/bonds issued by Ameriabank. Page of vehicles to be pledged Max 12 years for foreign brand vehicles other than vehicles made in Russia, China and Iran, in which case may of the pledged property to be appraised by an appraising partner of the bank. Vehicles to be appraised by an appraising partner of the bank. The Bank may request guarantee of individuals and/or companies as additional security. The insurance of real estate, vehicles and plant and equipment is	If the client does not make repayment, utilized amounts bear interest starting from the first day withdrawn. The same interest accrues to amounts utilized after that and is payable on monthly basis. Real estate, vehicles to the reasonable satisfaction of the bank, metal accounts in gold, cash and bonds issued by Ameriabank The value of the loan security will be included in the estimation of the LTV ratio in an amount not more than: 1. Real estate: 70% if in Verevan, 60% if outside Verevan 2. Vehicles: 60% 3. Property and equipment: 40%, but not more than 30% of the value of aggregate pledge estate, vehicles or plant and pment, calculation is based heir liquidation value) 4. Metal accounts in gold with Ameriabank: 80% 5. Cash at Ameriabank. 90% if currency of the collateral is the same as of the loan -70% if currency of the collateral and the loan are different Capital cities and regional centers of Armenia and Artsakh, as well as the towns of Abovyan, Ejmiatsin, Jrvezh, Arinj, Dzoraghbyur, Tsaghkadzor, Dilijan, Qajaran and Jermuk Max 12 years for foreign brand vehicles other than vehicles made in Russia, China and Iran, in which case max age is 8 years Pledged property to be appraised by an appraising partner of the bank. Vehicles to be appraised by an appraising partner of the bank. The Bank may request guarantee of individuals and/or companies as additional security. The insurance of real estate, vehicles and plant and equipment is maintained throughout the loan term: 1. If obtained by the bank: to the extent of the credit limit The bank does not obtain insurance for the following vehicles: • Vehicles to be used in races, test drives; vehicles which have three wheels, snow removers, motorcycles, special purpose vehicles					

amounts pay	Late payment fines and penalties	The interest rate specified in the loan agreement shall continue to be applied to overdue loans. Fine in the amount of 0.13 % of overdue loan/interest for each day of delay	
Other	Lump-sum fee for failure to make required minimum monthly payment when due*****	AMD 5,000	
Other terms	Other fees payable by client	Fee for unified statement from the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia Fees for notarization of pledge (real estate or vehicle) and filing of the bank's security interest under pledge agreement Fee for statement from the Police on encumbrance of vehicle	

Lines of credit and gold-secured loans are included in calculation of monthly liabilities to the extent of 5% of credit limit/outstanding loan.

No creditworthiness ratios are calculated and no proof of income is required for loans secured by cash and metal accounts in gold.

**At the client's request, credit limit can be lower than specified, provided the client's creditworthiness matches the eligibility criteria.

- ***The annual percentage rate (APR) may differ from the above specified values if there is any or a few of the following factors:
- When the property insurance is obtained by the Bank at the customer's request
- When the borrower selects differentiated or mixed form of loan repayment
- If there are deviations from the creditworthiness criteria approved under the internal regulations of the Bank
- If additional property is pledged as collateral
- If there are other deviations

****In case of loans secured by cash the amount of cash is included in LTV calculation after deduction of interest paid at the beginning of term.

- *****For credit cards issued after January 2015 late payment penalties will be applicable instead of lump-sum fee.
- *****Geodetic measurement is required for any land other than fenced plots or grounds attached to house, if:
- Client has applied for a loan above 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.