

		AMERIABANK CJSC	11RBD PL 72-03-98
<b>Retail Lending Terms and Conditions (Home Mortgage Loan)1</b>			<b>Edition 59</b>
			<b>Effective date: May 14, 2023</b>
<p>Approved by Management Board Resolution # 08/1/01/14 as of February 4, 2014 Current edition approved by resolution # 01/49/23 as of April 21, 2023, effective from the date specified above.</p>			
<b>Online Home Purchase Loan (primary market)*</b>			
Purpose	Purpose	Purchase of residential property for residential, lease or investment purposes	
Client's personal details	Eligible age of client/co-borrower	18-65, provided that the age of the borrower by the time of expiry of loan agreement will not have exceeded 65	
	Residency	Citizens of Armenia who are resident in Armenia	
Loan terms	Currency	AMD	
	Minimum and maximum loan limit	AMD 3,000,000 - AMD 50,000,000	
	Term (months)	240	
	Nominal annual interest rate, property insurance included**	Adjustable fixed** (rate can be changed starting from the 37th month)	
		<u>Fixed component 4.5% + variable component (base rate)</u>	
	Annual percentage rate***, property insurance included	<u>13.83-14.49%</u>	
	Lump sum disbursement fee	N/a	
	Minimum down payment	At least 10% of the property being purchased	
Forms of loan repayment	Repayment	Annuity (equal monthly installments consisting of a portion of loan and a portion of interest)	
Security	Eligible collateral	The loan is secured by the real estate being purchased.	
	Loan-to-value (LTV) ratio	The loan amount may be up to 90% of the sale price set by the Developer***, unless other price is determined by the Bank.	
	Location of real estate to be pledged	Yerevan, regional centers of Armenia, towns where Ameriabank has branches, as well as Jrvezh, Arinj, Dzoraghbyur, Kasakh, Tsaghkadzor, Masis and Yeghvard	
	Appraisal of the collateral	N/a The pledge value is deemed to be equal to the final price (sale price approved while booking the property) specified by the Developer in the ecosystem of the Bank.	
Insurance of the collateral	Insurance of the collateral	The insurance of the pledged real estate is to be obtained only if the market value of the property is above AMD 100 million or the real estate being pledged is an apartment in Yerevan. Insurance of the pledged real estate to be obtained by the Bank on an annual basis throughout the loan term, to the extent of the outstanding loan.	
		<b>Required documents filed together with the loan application</b>	
		ID, public services number	

Required documents	Required documents	<b>Documents required after loan approval</b>
		Marriage certificate (if any) and ID of the spouse, public services number
		Certificate of title to the real estate/right to purchase
		Certificate of security interest registration
		Unified reference on real estate encumbrance
		<ul style="list-style-type: none"> <li>• Documentary proof that the down payment was made in a non-cash manner (e.g.: original receipt, or, if paid electronically, a document showing that the electronic payment was confirmed). Such proof is not required if the payment was made from the accounts held with the Bank and the Bank specialist has exported the payment document from the system.</li> </ul>
		Other documents as required
Early repayment fee	Early repayment fee	<p>At any time during a contractual year the borrower can make an early repayment to the extent of outstanding principal amount of loan for that contractual year. A contractual year is each period of 12 months following the date of execution of credit agreement.</p> <p>Where the amount of early repayment exceeds the specified limit, the following fees are charged:</p> <ul style="list-style-type: none"> <li>• Max 0.6% of early repayment, if made during the first year of agreement</li> <li>• Max 0.4% of early repayment, if made during the second year of agreement</li> <li>• Max 0.2% of early repayment, if made during the third year of agreement</li> </ul>
10. Late payment fines and penalties	10.1. Late payment fines and penalties	<p>The interest rate specified in the loan agreement will continue to be applied to overdue loans.</p> <p>Fine in the amount of 0.13 % of overdue loan/interest for each day of delay.</p>
Other fees	Other fees payable by the client	<p>Fee for notarization of real estate pledged as collateral</p> <p>Fee for registration of the right of ownership/purchase and the Bank rights arising out of the pledge agreements with the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia</p> <p>Fee for the unified reference on real estate encumbrance issued by the State Committee of Real Estate Cadaster of the Government of the Republic of Armenia</p>

**1**These terms have been previously known as Retail Lending Terms and Conditions under code 11RBD PL 72-03-01. Some of the Bank documents may contain references to these terms and conditions under the former name and code.

**\*Attention!** The offer of the agreement is provided to the client following which the client may use the 7-day cooling-off period envisaged by the Armenian laws and regulations.

**\*\*Attention.** The adjustable nominal interest rate may be revised no more than twice a year. Furthermore, depending on the change of the adjustable nominal interest rate, the threshold above or below which the nominal rate cannot change is  $\pm 4\%$ .

**\*\*\*The list of developers is determined by the Bank.**