

 <b>AMERIABANK</b>	<b>AMERIABANK CJSC</b>		<b>11RBD PL 72-03-02</b>				
<b>RETAIL SME LENDING TERMS</b>			<b>Edition 56</b>				
			<b>Effective date: August 1, 2022</b>				
<b>7. Retail SME credit lines on customs cards (Arca classic)</b>							
	Loan type	Retail SME credit lines on customs cards (Arca classic)					
	Purpose	Customs payments					
	Clients	Legal entities and individual entrepreneurs with at least 6-month business history					
	Sectoral restrictions	According to the Exclusion <u>List</u>					
	Creditworthiness assessment <sup>1</sup>	According to the approved criteria					
	Currency	<b>AMD</b>	<b>USD</b>	<b>EUR</b>			
	Minimum and maximum lending limit	<ul style="list-style-type: none"> <li>• Up to 40% of average monthly cash flows through accounts with Ameriabank during the most recent 6-12 months, within AMD 1,000,000 - 20,000,000 or its equivalent in foreign currency</li> <li>• The credit limit for the client with at least 3-month cash flow history with Ameriabank shall be based on the net cash flows through the client's accounts with Ameriabank for 3 months and the net turnover with the other banks for at least 3-9 preceding months, within AMD 1,000,000 - 20,000,000, provided that the client transfers his/her accounts turnover with other banks to Ameriabank.</li> </ul>					
	Term (months)	12 months					
	Annual interest rate	<p>Grace period applies to loans in USD and EUR. The following interest rates apply to any and all amounts used (i) if liabilities are not repaid in full during the grace period, and (ii) from the first day of utilization in case of AMD denominated loans:</p> <table border="1"> <tr> <td>14.5% (APR: 16.9%)</td> <td>11.5% (APR: 13.4%)</td> <td>10.0% (APR: 11.8%)</td> </tr> </table> <p>If the outstanding debt under the loans in USD and EUR is not repaid in full during the month following the grace period, starting from the following month the amounts shall bear an interest of 20%.</p>			14.5% (APR: 16.9%)	11.5% (APR: 13.4%)	10.0% (APR: 11.8%)
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	Loan disbursement fee	1% of the loan amount					
	Loan modification application fee	N/a					
	Card service fees	In accordance with Ameriabank CJSC Customs Card Rates and Fees (12CIB PL 72-48) <sup>2</sup>					
	Grace period	Last day of the month of withdrawal of money +5 days					
	Loan repayment form: without grace period	Principal payable at the end of term, interest payable monthly; whenever the card account is credited, the interest accrued as of that moment will be charged.					
	Loan repayment form: with grace period	Payment of interest at the end of the term, however, whenever the card account is credited, the interest accrued as of that moment shall be charged. Principal payable at the end of term.					
	Eligible security	<ol style="list-style-type: none"> <li>1. Pledge of cash flows through the account</li> <li>2. Personal guarantee of the business founder and beneficial owner</li> <li>3. The Bank may request a guarantee by another individual and/or entity. Furthermore, the source of the guarantor's income should not depend on the financed business, and there should be no material delays in the guarantor's credit history (no more than 30 overdue days within the recent 2 years but max 10 consecutive days).</li> </ol>					
	Modification of the loan terms	AMD 25,000					
	Change of the loan repayment date	AMD 10,000					
	Early repayment	N/a					
	Late payment fines and penalties	The interest rate specified in the loan agreement will continue to be applied to overdue loans. Fine in the amount of 0.13 % of overdue loan/interest for each day of delay					

<sup>1</sup> No creditworthiness ratios are calculated and no business analysis and proof of income are required for loans secured by cash and metal accounts in gold.

<sup>2</sup> Ameriabank CJSC Customs Card Rates and Fees (12CIB PL 72-48, approved by Management Board Resolution # 35/07/11 dated April 8, 2011). Available at <https://ameriabank.am/useful-links>

<sup>3</sup> The fee is charged if the modification is requested by the client. Where there are several applicable fees for the same modification, the highest fee is charged and only once. Fees are not applicable in case of loans secured by cash, bonds and metal accounts. If the modification implies adding new collateral or involving a new guarantor, no fee is charged.