

Approved by
Directorate Minutes No. DEC 12-85 dated 02.10.2025
Effective from 06.10.2025

BUSINESS CREDIT LINE INFORMATION SUMMARY						
Credit line purpose	Development of entrepreneurial activity					
Credit line type	Revolving or non-revolving credit line					
Credit line currency	Armenian dram			US dollar		
Credit line term	12-60 months	12-36 months	37-60 months	12-60 months	12-36 months	37-60 months
Type of security	Warranty	Property	Property	Warranty	Property	Property
Nominal annual credit line rate *	17%	14 %	15 %	14%	9.5 %	105%
Annual effective interest rate of the credit line	14.94-17.46%			9.93-12.30%		
Credit line amount	5,000,001 – 2 billion AMD			13,000-5,000,000 US dollars		
Credit line interest repayment	Monthly					
Repayment of the principal amount of the credit line	depending on business specifics					
Annual interest rate calculated on the unused portion of the credit line	0.5%					

One-time fee for providing a credit line and servicing it	Not defined	
Loan/ Collateral maximum value	Maximum 70% of the assessed market value of the collateral	
Security means	<div>✓ Real estate and/or vehicle***, ✓ Warranties ✓ By the decision of the Credit Committee, other collateral may also be provided, including agricultural machinery.</div>	<div>✓ Real estate and/or vehicle* ✓ Warranty/warranties ✓ By the decision of the Credit Committee, other collateral may also be provided, including agricultural machinery.</div>
Vehicle**	A motor vehicle whose year of manufacture at the time of pledge shall not be older than: <div>✓ for Russian-made cars: 5 years, ✓ for cars manufactured in other countries: 10 years.</div>	
! The vehicle is subject to mandatory "Casco" (physical damage and theft) insurance in favor of the OrganuzationCompany, at least in the amount of the loan amount and subject to renewal of the insurance contract every year during the entire term of the loan.		
Collateral valuation	The collateral is subject to valuation by an independent property valuation agency cooperating with the Fast Bank CJSC and/or by a Bank employee, depending on the loan amount. The assessment by the Organization employee is carried out free of charge.	
Overdue Principal Amount Penalty/Daily/	0.1% daily	
Overdue Interest Penalty/Daily/	0.13% daily	
Early repayment of the loan ***	In the event of full or partial early repayment of the credit line limit during the first 3 years of the credit line term, 3% of the early paid amount is paid as a penalty, however the penalty does not apply to early repayments of up to 20% of the lump sum or total contractual amount.	

**** Applicable for loans with a contractual amount exceeding 100,000,000 or equivalent foreign currency

Warranty (if applicable)	<ul style="list-style-type: none"> ✓ Guarantee of at least 1 individual (18-65 years old) or private enterprise with no current overdue liabilities, ✓ The total number of days of overdue liabilities of each guarantor during the last year shall not exceed 30 days. ✓ At least one of the guarantors must be a real estate owner or have a registered salary. <p>Loans up to AMD 10,000,000 or USD 25,000 may be granted without collateral, provided that they are secured by two guarantors meeting the above-mentioned requirements</p>
Վարկառու	RA resident legal entity, private enterprise

* In the case of lending to credit organizations, set interest rates 0.5% lower.

Introduction

1. Services provided by third parties and their fees are:

1. 1 In the case of mortgage of real estate, including land:

- ✓ Certificate of real estate restrictions: 10,000 AMD,
- ✓ State registration fee for pledge: 2,000-26,000 AMD,
- ✓ Notary certification fee: 1,500-20,000 AMD,
- ✓ Property valuation fee: AMD 15,000-25,000.

1. 2 In case of car mortgage:

- ✓ Certificate of vehicle restrictions: 3,000-4,000 AMD,
- ✓ State registration fee for pledge: 2,000-3,000 AMD,
- ✓ Collateral insurance in the amount of 2.5% of the loan amount,
- ✓ Notary certification fee: 11,000-12,000 AMD,
- ✓ Property valuation fee: starting from 5,000-20,000 AMD.

2. Regardless of the rates of payment of third parties specified in these terms, the fees for services provided by the latter may change.
 3. Loan interest is calculated on the loan balance based on annual 365-day calculation.
 4. The loan is provided in a non-cash form.
 5. The list of required documents, as well as the list of insurance companies and independent appraisers cooperating with the Organisation, are defined in separate Appendices.
 6. *The credit line is provided at the Bank's Head Office, "Shrjanayin", "Avan", "Davtashen", "Movses Khorenatsi", "Sebastia", "Komitas", "Baghramyan", "Tumanyan", "Erebuni", "South-Western", "Shengavit", "Alek Manukyan", "Armavir", "Artashat", "Masis", "Goris", "Gyumri", "Vanadzor", "Abovyan", "Hrazdan", "Echmiadzin", "Martuni", "Sevan", "Gavar", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan", "Ani", "Charentsavan", "Alaverdi", "Qajaran" branches.*
 7. The factors for making a positive decision to grant a credit line are:
 - ✓ Compliance of the Borrower and/or Collateral with the requirements set forth in this document.
 - ✓ The borrower shall not have overdue liabilities as of the date of application submission and the total amount of overdue liabilities during the 12 months preceding the date of application must not exceed 30 days.
 8. The factors for loan rejection are:
 - ✓ Non-compliance of the Borrower and/or Collateral and/or Guarantor with the requirements set forth in this document.
 9. After submitting the required documents, a decision will be made on the loan application and the Borrower will be notified within 5 business days.
 10. Loan disbursement within 2 business days after submitting all the required documents.
 11. Any amount deposited for the purpose of the credit line repayment shall, as a rule, be directed by the Bank to the repayment of the amounts payable by the Customer to the Bank under the Loan Agreement, including penalties, service fees, interest, and the Loan amount, at the time of deposit. The Bank has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
 12. For loans provided in foreign currency, changes in foreign exchange rates may affect loan repayments.
 13. The basis for charging interest on loans provided in foreign currency (including service fees, penalties, and fines, if any), as well as for calculating the annual effective interest rate, is the settlement exchange rate set by the Central Bank of the Republic of Armenia on the given day.
 14. Tariffs for non-financial services, including the terms for providing statements, copies of contracts and other information, are published on the Bank's official website www.fastbank.am, as well as posted at the Bank's locations.
- IN CASE OF EARLY REPAYMENT OF THE LOAN BY THE CUSTOMER, THE LOAN INTEREST RATES ARE REDUCED PROPORTIONALLY, AS WELL AS SERVICE FEES, IF ANY, IF THE LATTER IS ACCRUED ON A DAILY BASIS, AND PAYMENTS MADE TO THIRD PARTIES ARE NOT SUBJECT TO REDUCTION.**
15. **ATTENTION: IN THE EVENT OF FAILURE TO PAY INTEREST, CREDIT LINE AMOUNT, AND MAINTENANCE FEES ON TIME, THE PLEDGED PROPERTY MAY BE SEIZED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW.**
 16. **IN THE EVENT THAT THE AMOUNT RECEIVED FROM THE REALIZATION OF THE PLEDGED PROPERTY IS LESS THAN THE TOTAL AMOUNT OF THE CLAIM SECURED BY THE PLEDGED PROPERTY AND THE COSTS OF REALIZATION OF THE PLEDGED PROPERTY, THEN THE CREDITOR HAS THE RIGHT TO RECEIVE THE DEFICIENCY AMOUNT FROM THE BORROWER'S OTHER PROPERTY.**

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17. ATTENTION: BEFORE SIGNING THE AGREEMENT, THE BANK WILL PROVIDE YOU AND YOUR GUARANTOR(S) WITH AN INDIVIDUAL SHEET OF ESSENTIAL TERMS OF THE CREDIT LINE, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE CREDIT TO BE PROVIDED TO YOU.
18. ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE ACCRA CREDIT REPORTING CREDIT BUREAU AND THE CB CREDIT REGISTER WITHIN 3 BUSINESS DAYS, WHERE YOUR CREDIT HISTORY IS FORMED. YOU HAVE THE RIGHT TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU ONCE A YEAR FREE OF CHARGE. WARNING: A BAD CREDIT HISTORY CAN PREVENT YOU FROM OBTAINING A LOAN IN THE FUTURE.
19. ATTENTION: LOAN INTEREST IS CALCULATED ON THE BASIS OF THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTIVE INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE INTEREST AND OTHER PAYMENTS ARE MADE WITHIN THE SPECIFIC PERIOD AND IN THE AMOUNTS. THE ANNUAL ACTIVE INTEREST RATE CALCULATION PROCEDURE IS POSTED ON THE BANK'S OFFICIAL WEBSITE (www.fastbank.am).
20. ATTENTION: YOU HAVE THE RIGHT TO CONTACT THE BANK AT YOUR PREFERRED TIME, WHICH YOU CAN FIND ON THE OFFICIAL WEBSITE: www.fastbank.am. THE BANK IS OBLIGED TO PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CONSUMER'S OBLIGATIONS AND DEFAULTS ARISING FROM THE AGREEMENT, WITHIN THE FREQUENCY DEFINED BY THE AGREEMENT, WHICH SHOULD NOT EXCEED ONE MONTH, BY MEANS OF ELECTRONIC COMMUNICATION.
21. ATTENTION: THE BANK WILL PROVIDE YOU WITH THE MANDATORY PRESENTATION INFORMATION ELECTRONICALLY WITHIN THE TIME LIMITS ESTABLISHED BY LAW. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY. YOU HAVE THE RIGHT TO OPT OUT OF COMMUNICATING WITH THE BANK ELECTRONICALLY, PROVIDED THAT YOU WILL RECEIVE MANDATORY SUBMISSION INFORMATION BY POST OR OTHER MEANS OF COMMUNICATION.
22. ATTENTION: YOUR "FINANCIAL INFORMATION BOOK" IS AN ELECTRONIC SYSTEM THAT MAKES SEARCHING FOR SERVICES OFFERED TO INDIVIDUALS, COMPARISON AND CHOOSING THE MOST EFFECTIVE OPTION FACILITATED FOR YOU:
23. IN THE EVENT OF THE BORROWER'S FAILURE TO FULFILL CREDIT OBLIGATIONS, THE BANK HAS THE RIGHT TO DEMAND THE GUARANTEE TO FULFILL CREDIT OBLIGATIONS, FAILURE TO FULFILL THE GUARANTEE'S CREDIT HISTORY WILL DETERMINE AND IT IS POSSIBLE THAT HE WILL ULTIMATELY BE DEPRIVED OF HIS OWN PROPERTY.