

INFORMATION SUMMARY	
Type	Simple Agro
Loan purpose	Acquisition of fixed and working capital, financing of accounts payable
Loan currency	Armenian dram
Borrower	RA resident natural person aged 18-65
Grace period for payment of principal amount	0
Loan term	6-36 months
Loan amount**	Minimum: 300,000 AMD Maximum: 1,500,000 AMD
Loan disbursement method	One-time
Loan nominal annual interest rate** /fixed/	19%
Effective annual interest rate	20.75-20.81%
Loan disbursement and service fee	Not defined
Penalty on overdue principal	0.1% daily
Penalty on overdue interest	0.13% daily
Loan prepayment penalty	Not defined
Repayment method	Annuity

Introduction

1. Loan interest is calculated on the loan balance based on annual 365-day calculation.

2. The loan is provided in a non-cash form.
3. The list of the required documents is defined in a separate Appendix.
4. *The loan is provided in the following branches of the Bank: "Hin Nork", "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".*
5. The factors for making a positive decision to grant a loan are:
 - ✓ Compliance of the borrower and guarantor 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 60 daysՎարկը տրամադրվում է գյուղ գործունեությունն ծավալող անձանց:
6. 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.
7. After submitting the required documents, a decision will be made on the loan application and the Borrower will be notified within 5 business days.
8. Loan disbursement within 2 business days after submitting all the required documents.
9. Any amount deposited for the purpose of loan 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.
10. 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 Organization's locations.
11. **IN CASE OF EARLY REPAYMENT OF THE LOAN BY THE CLIENT, THE FOLLOWING SHALL BE REDUCED PROPORTIONALLY: INTEREST, SERVICE FEES (IF ANY), IF THE LATTER IS ACCRUED ON A DAILY BASIS, AND PAYMENTS MADE TO THIRD PARTIES ARE NOT SUBJECT TO REDUCTION.**
12. **ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WITHIN 3 BUSINESS DAYS WILL SEND THESE DATA TO THE ACCRA CREDIT REPORTING CREDIT BUREAU AND THE CB CREDIT REGISTER, 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.**
13. **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.**
14. **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, BY MEANS OF ELECTRONIC COMMUNICATION WHICH SHOULD NOT EXCEED ONE MONTH.

15. 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.
16. 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.
17. 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.
18. ATTENTION: BEFORE SIGNING THE AGREEMENT, THE BANK WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL AGRICULTURAL LOAN TERMS, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.