Approved by
Directorate Minutes No. DEC 12-69 dated 12.08.2025.
Effective from 20.08.2025.

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RESTART REFINANCING LOAN INFORMATION SUMMARY		
Borrower	RA Resident Legal Entity, Individual Entrepreneur	
Loan purpose	Refinancing of business loans, credit lines, and overdrafts existing in other banks (including financial institutions) in the Republic of Armenia	
Loan type	Credit, credit line	
Loan currency	AMD	US dollar
Loan amount	15,000,000-400,000,000 AMD	40,000-1,000,000 US dollar
Additional loan amount *	Up to 40% of the refinanced loan balance	
Annual nominal interest rate of the loan **	For the first 3 years, the weighted average nominal interest rate on loans and credit lines transferred from another financial institution is -2%, with a minimum of 11.50%, after which it is 13.50% for the entire remaining term.	For the first 3 years, the weighted average nominal interest rate on loans and credit lines transferred from another financial institution is -2%, with a minimum of 8%, after which it is 9.50% for the entire remaining term.
Annual nominal interest rate applied to the unused portion of the credit line	For the first 3 years, the weighted average nominal interest rate on loans and credit lines transferred from another financial institution is -2%, with a minimum of 12.00%, after which it is 14.00% for the remaining term.	For the first 3 years, the weighted average nominal interest rate on loans and credit lines transferred from another financial institution is -2%, with a minimum of 8.50%, after which it is 10% for the remaining term.

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Interest on unused portion (In case of credit line)	0.5%	
Annual effective interest rate	**Loan: 11.91-24%** **Credit line: 11.91-24%**	**Loan: 8.15-24%,** **Credit line: 8.15-24%**
Loan term	37-120 months	37-120 months
Grace period for repayment of principal amount	0-24 months depending on the specifics of the business	
Requirements for refinanced loan(s)	Regardless of the loan amount, the Bank provides the loan without analyzing the Borrower's financial condition and indicators, as well as visiting the Borrower's place of business, if the refinanced loan/s has been serviced in other RA banks or financial institutions for at least 12 months (in the case of more than 1 loan, with a weighted average term of 12 months) and at least the repayments specified in the schedule have been made during the last 12 months. In case of deviations from the above conditions, the loan is subject to provision based on an analysis of financial indicators.	
Claims against the borrower (also participants/shareholders of a legal entity, beneficial owner)	Credit history: ✓ The total number of days of non-classification and/or overdue liabilities during the last 12 months should not exceed 30 days. ✓ Absence of current overdue liabilities. The age of the Borrower, who is an individual entrepreneur, is 18-65 years old.	

Repayment method	In case of a loan: ✓ Annuity /equal monthly payment of principal and interest/ ✓ Differentiated/ Equal monthly payment of principal amount and monthly interest payment/ ✓ Individual payment schedule depending on the specifics of the business. In the case of a credit line: ✓ Monthly interest payment ✓ Principal amount at the end of the term or individual payment schedule, depending on the business specifics.: Repayment method at the customer's choice. At the same time, the amount of the monthly repayment for servicing the newly granted loan (including the amount of the additional loan) should not exceed 115% of the amount of the average monthly repayments made during the last 12 months for the refinanced loan.
INTERMEDIATE FEES, PENALTIES AND FINES	
Loan disbursement and service fee	Not defined
Penalty for overdue principal amount	0.1% daily
Late payment interest penalty	0.13% daily
Penalty for early loan repayment	In the amount of 5.5% of the early repaid amount.

Penalty for early reduction of the credit line agreement limit or termination of the agreement	In case of reduction of the limit, in the amount of 5.5% of the amount of the deductible. In case of early termination of the contract, in the amount of 5.5% of the active limit.
SECURITY MEANS	
Ապահովման միջոց	It is a means of securing a loan/credit line. 1. Real estate, and, 2. Guarantee/guarantees: • In the case of clients who are legal entities, personal guarantees from the founders and beneficial owners of the business, • In the case of individual entrepreneurs, if the beneficial owner is a third party, a guarantee of the beneficial owner. 3. Moveable property, in the event that the real estate does not provide the necessary loan/collateral ratio, the subject of additional collateral may be the movable property. Moreover, in the case of collateral of real estate and movable property, the share of the movable property in the calculation of the total loan/collateral ratio cannot exceed 20%. Other security measures may also be provided by decision of the Credit Committee. In the case of a vehicle pledge, the production period cannot exceed: ✓ for cars of Russian production: 5 years, ✓ for cars manufactured in other countries: 10 years.

Loan/ Collateral maximum value	✓ In the case of a real estate, a maximum of 70% of the estimated market value of the Collateral. ✓ In the case of a movable property, a maximum of 50% of the market value of the collateral. Moreover, in case the above-mentioned loan/collateral ratio does not meet the additional loan amount, the additional loan amount is a maximum of 10,000,000 AMD or 25,000 USD.
Insurance	1. Mortgaged real or movable property is not subject to insurance, with the exception of motor vehicles. 2. Motor vehicles are subject to mandatory "Casco" (physical damage and theft) insurance in favor of the Bank, within the limits of the loan amount and subject to renewal of the insurance contract every year during the entire term of the loan. Insurance is provided by the customer.
Collateral valuation	The collateral is subject to valuation by an independent property valuation agency cooperating with the Bank and/or by a Bank employee, depending on the loan amount. The assessment by a bank employee is carried out free of charge.
Mortgage-related costs	Are carried out by the Bank.
Claims against guarantors (if any)	An individual (18-65 years old) who: ✓ has no current overdue liabilities; ✓ the total number of overdue days during the last year should not exceed 30 days. ✓ At least one of the guarantors must be a real estate owner or have a registered salary.
OTHER TERMS	
Loan decision deadline	After submitting the required documents, a decision on the loan application shall be made within 3 business days.

Deadline for the notification of decision	Up to 1 business day after the decision is made.
Loan term	After submitting all the required documents and completing state registration of the pledge right, up to 1 business day.
Maximum validity period of the decision	30 business days In addition, the Bank has the right to refuse to provide a loan if any of the conditions considered essential for making a positive decision to provide a loan have changed.

***** The additional loan amount may be provided both together with the refinancing loan, through 1 loan, and as a separate loan, under the conditions set forth in this summary. Moreover, the total amount of the loan provided for the purpose of refinancing and the additional loan may not exceed the maximum loan amount limit set forth in this summary.***

*** In case of refinancing foreign currency loans and credit lines, including loans in different currencies (including AMD) with an AMD loan, at 13.5%.*
In case of refinancing loans and credit lines in AMD, including simultaneously in different currencies (including foreign currency), with a dollar loan, 9.5%.
In case the weighted average nominal interest rate of loans and credit lines transferred from another financial institution exceeds 21.70% by -2%, the annual nominal interest rate for the first 3 years is set at 21.70%.

GENERAL PROVISIONS

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: 26,000 AMD,
   - ✓ Notary certification fee: 16,000-20,000 AMD.
   - ✓ Property appraisal fee: 15,000-25,000 AMD.

1. 2 In case of car mortgage:
   - ✓ Certificate of vehicle restrictions: 3,000-4,000 AMD,
   - ✓ State registration fee for the 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. Before signing the contract, the Bank will provide the borrower and the guarantor with an individual loan terms sheet, which presents the essential terms of the loan to be provided to the borrower.
3. Regardless of the third party fee rates specified in these terms and conditions, fees for services provided by them may change.
4. Loan interest is calculated on the loan balance, based on annual 365-day calculation.
5. The loan is provided in a non-cash manner, by transferring it to a bank account opened at the Bank.
6. The list of necessary documents, as well as the list of insurance companies and independent valuators cooperating with the Organization, are defined in separate Appendices.
7. *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", "Ani", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan", "Charentsavan", "Alaverdi", "Qajaran".*
8. The factors for making a positive decision to grant a loan are:
   - ✓ Compliance of the Borrower and the Collateral with the requirements set forth in this document.
9. The factors for loan rejection are:
   - ✓ Non-compliance of the Borrower and/or Collateral with the requirements set forth in this document.
   - ✓ If the number of loans received within the last 12 months is more than 5, the loan application may be rejected.
10. Any amount deposited for the purpose of loan repayment is, as a rule, directed by the Organization to the repayment of the amounts payable by the Customer to the Organization under the Loan Agreement, including penalties, service fees, interest, and the Loan amount, at the time of deposit. The Organization has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
11. 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.
12. Tariffs for non-financial services, including the terms for providing statements, copies of contracts and other information, are published on the Organization's official website https://www.fastbank.am, as well as posted at the Organization's locations.
13. The guarantor has the right:
   - Request information from the lender on the amount of the loan balance at any time.
   - To recover from the borrower the amounts paid by him for the loan, as well as other losses incurred on behalf of the borrower.
   - The conditions, terms and tariffs for providing statements, their copies and other information are in accordance with the tariffs for Non-Financial Services effective at the bank.
14. **IN THE EVENT OF EARLY CREDIT PAYMENT BY THE CUSTOMER, THE FOLLOWING ARE PROPORTIONALLY REDUCED: INTEREST, INTERMEDIARY FEES AND SERVICE FEES (IF ANY), AS WELL AS PENALTIES/PENALTIES (IF ANY) FOR TRANSFERS MADE FOR THE PURPOSE OF CREDIT PAYMENT AND/OR INTERMEDIARY FEES CHARGED FOR OTHER OPERATIONS, FOR MAINTENANCE OF ACCOUNTS OPENED FOR THE PURPOSE OF CREDIT PAYMENT THE FEES PAID TO THIRD PARTIES FOR NOTARIZED TRANSACTION, STATE REGISTRATION OF THE PROPERTY AND ASSESSMENT ARE NOT SUBJECT TO REDUCTION.**
15. **CHANGES IN EXCHANGE RATE MAY HAVE AN IMPACT ON CREDIT COSTS, AS WELL AS THE ANNUAL ACTUAL INTEREST RATE.**

16. ATTENTION: IN THE EVENT OF FAILURE TO PAY INTEREST, LOAN AMOUNT, AND MAINTENANCE FEES ON TIME, THE PLEDGED PROPERTY MAY BE SEIZED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW.
17. 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.
18. ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE CREDIT BUREAU, 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 RATES ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTIVE INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE INTEREST AMOUNTS AND OTHER PAYMENTS ARE MADE WITHIN THE SPECIFIED PERIOD AND 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: https://www.fastbank.am. THE BANK SHALL 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 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 DIRECTORY" IS AN ELECTRONIC SYSTEM THAT MAKES SEARCHING FOR SERVICES OFFERED TO INDIVIDUALS, COMPARISON AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU FACILITATED: www.fininfo.am.
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.

ATTENTION: THE BANK IS SUPERVISED BY RA CENTRAL BANK