

SPECIAL OFFER WITHIN THE FRAMEWORK OF RESTART REFINANCING LOAN: RESTART PACKAGE

Within the framework of the Restart refinancing loan, by 31/12/2025, in case of submitting an application for a loan and the loan being provided, in the case of a customer who is a Legal Entity, the director and participants/shareholders, as well as the customer who is an Private Entrepreneur (individual) are offered the following products on preferential terms, depending on the size of the loan amount:

- 1. In the case of a loan amount of 300-400 million (including the amount of the additional loan)**
 - ✓ Mastercard World Elite/Visa Infinite payment card for the entire term without an annual service fee,
 - ✓ Card credit line option with a limit of up to 5 million AMD, with a 15% annual nominal interest rate (annual effective interest rate: 15.40%-16%), for a period of 12-60 months,
 - ✓ 1 safety deposit box: small, medium or large, for a period of 30 days, without a lease fee, can be used during the entire term of the loan.
- 2. In case of a loan amount of 150-300 million AMD (including the amount of the additional loan)**
 - ✓ Mastercard World payment card for the entire term without an annual service fee,
 - ✓ Card credit line option with a limit of up to 3 million AMD, with a nominal annual interest rate of 16% (annual effective interest rate: 16.50%-17.10%), for a period of 12-60 months
 - ✓ 1 safety deposit box, small or medium size, for a period of 30 days, without a lease fee, can be used during the entire term of the loan.
- 3. In case of a loan amount of 50-150 million AMD (including the amount of the additional loan)**
 - ✓ Mastercard World payment card for the entire term without an annual service fee,
 - ✓ Card credit line option with a limit of up to 3 million AMD, with a nominal annual interest rate of 17% (actual annual interest rate: 17.60%-18.20%), for a period of 12-60 months,
 - ✓ 1 safety deposit box, small size, for a period of 30 days, without a lease fee, can be used during the entire term of the loan.

GENERAL PROVISIONS

1. After the provision of credit lines and products in accordance with these terms and conditions, in case of early full repayment of the business loan, the Bank has the right to unilaterally change the terms and conditions for the provision of products defined in accordance with this offer, in accordance with the terms and conditions currently in force in accordance with the information summary of the given product.

2. Regardless of the number of business loans provided within the framework of the Restart refinancing campaign, in the case of customers who are legal entities, the director and participants/shareholders, and in the case of customers who are private entrepreneurs - an individual, can use this offer only once.

3. The terms and conditions that are not defined in accordance with this document are regulated in accordance with the information summary of the given product:

- ✓ Terms and conditions for providing safe deposit boxes, [here](#) by reference. Safe deposit boxes are subject to provision subject to availability of a free safe deposit box at the given time,
- ✓ Terms and conditions for credit line, [here](#),
- ✓ Terms and conditions for payment card, [here](#).