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

If you are reading the information summary on the Bank's website, please pay attention to the date of its validity.
The terms and conditions specified in the printed information summary may have changed. If you are reading the summary in printed form, for more information, please visit the Bank's website at www.fastbank.am, contact any branch of the Bank or call the Bank's Call Center at (+374 10) 510 000.

INFORMATION SUMMARY OF LOAN GRANTED BASED ON CREDIT HISTORY ASSESSMENT AND REAL ESTATE PLEDGE		
Borrower	**RA resident private enterpreneur, legal entity (MSME)**	
Loan purpose	Acquisition of working capital, refinancing of loans, acquisition of fixed assets and development of other entrepreneurial activities ! The business shall be registered and shall have been operating for at least 6 months *	
Loan type	Credit, credit line	
Loan amount	**2,000,000 – 100,000,000 AMD**	**5,000-250,000 USD**
Loan currency	**AMD**	**US dollar**
Loan term	**12-84 months**	**12-84 months**
Annual nominal loan interest rate/percentage of the utilized portion of the credit line	**Credit: 13.75%, Credit line: 14.25%**	**Credit: 11.5%, Credit line: 12%**
Interest rate on the unused portion of the credit line	**0.5%**	
Credit Effective annual interest rate	**Credit: 14.05-14.55%, Credit line: 14.59-15.11%**	**Credit: 11.63-12.05%, Credit line: 12.16-12.62%**

Grace period for repayment of principal amount	0-24 months: depending on business specifics
Borrower's financial situation analysis	The Bank does not perform analysis of the Borrower's financial situation and indicators, as well as no visit is made to the Borrower's business site.
Claims against the borrower (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, as an individual entrepreneur, is 18-65 years old.
Մարման եղանակ	In case of a credit: ✓ Annuity /equal monthly payment of principal and interest/ ✓ Differentiated/ Equal monthly payment of principal and monthly payment of interest/ ✓ Individual payment schedule depending on business specifics. In cases of a credit line: ✓ Monthly payment of interest ✓ Principal amount at the end of the term or individual payment schedule, depending on business specifics. Payment method is at the customer's choice.
COMMISSIONS, PENALTIES AND FINES	
Loan disbursement and service fee	Not defined
Penalty for overdue principal amount	0.1% daily

Late Interest Penalty	0.13% daily
Loan prepayment penalty	In the amount of 5% of the prepaid amount. *Applicable for loans with a contractual amount exceeding 5,000,000 or equivalent foreign currency.*
Penalty for early reduction of the credit line agreement limit or termination of the agreement	In case of a reduction in the limit, in the amount of 5% of the amount to be deducted. In case of early termination of the contract, in the amount of 5% of the current limit. *Applicable for loans with a contractual amount exceeding 5,000,000 or equivalent foreign currency.*
SECURITY MEANS	
Security means	Only real estate
Loan/ Collateral maximum value	Maximum 60% of the estimated market value of the collateral.
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 Customer.
Other terms related to the pledge	If, at the time of consideration of the loan application, the term for issuing the certificate of ownership of the pledged property is less than 12 months, the Bank may request the grounds for acquiring the property during the application consideration phase.
OTHER TERMS	

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Making a decision on granting a loan	After submitting the required documents, a decision on the loan application will be made within 2 business days.
Deadline for notification of decision	Up to 1 business day after the decision has been made.
Loan disbursement term	After submitting all the required documents and completing the state registration of the pledge right, up to 1 business day.
Decision validity վավերականության	30 business days Moreover, 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.

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: 2,000-26,000 AMD,
   - ✓ Notary certification fee: 1,500-20,000 AMD,
   - ✓ Property valuation fee: AMD 15,000-25,000.

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 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","Kajaran".*
7. 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.
8. The factors for loan rejection are:

- ✓ Non-compliance of the Borrower and/or Collateral with the requirements set forth in this document.

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 the deposit. The Organisation has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
10. 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.
11. The annual effective interest rate may change depending on the change in the exchange rate published on the official website of the Central Bank of the Republic of Armenia.
12. In case of early repayment of the loan by the client, the following shall be reduced proportionally: interest, commission fees and service fees calculated on the loan balance (if any), and penalties/penalties (if any), commission fees charged for transfers made for the purpose of loan repayment and/or other operations, amounts charged for servicing accounts opened for the purpose of loan servicing, amounts paid to third parties for notarial certification of the transaction, state registration and evaluation of the pledged property shall not be subject to reduction.
13. 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.
14. **CHANGES IN EXCHANGE RATE MAY HAVE AN IMPACT ON CREDIT COSTS, AS WELL AS THE ANNUAL ACTUAL INTEREST RATE.**
15. **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.**
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.**
17. **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.**
18. **ATTENTION: LOAN INTEREST RATES ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTUAL 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 OFFICIAL WEBSITE OF THE ORGANIZATION (www.fastbank.am).**
19. **ATTENTION: YOU HAVE THE RIGHT TO COMMUNICATE WITH THE FINANCIAL ORGANIZATION IN YOUR PREFERRED WAY, ON WHICH YOU CAN FIND OUT MORE ON THE OFFICIAL WEBSITE: https://www.fastbank.am: THE BANK SHALL PROVIDE THE BORROWER WITH WRITTEN INFORMATION VIA ELECTRONIC COMMUNICATION ON THE CONSUMER'S OBLIGATIONS AND DEMANDS ARISING FROM THE AGREEMENT, WITHIN THE PERIOD SET FORTH IN THE AGREEMENT, NOT EXCEEDING ONE MONTH.**

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20. ATTENTION: THE BANK WILL PROVIDE YOU WITH THE REQUIRED INFORMATION VIA ELECTRONIC COMMUNICATION. 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 INFORMATION BY POST OR OTHER MEANS OF COMMUNICATION.
21. 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.
22. ATTENTION: BEFORE SIGNING THE AGREEMENT, THE ORGANIZATION WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL AGRICULTURAL LOAN TERMS, PRESENTING THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.
23. IN CASE OF NON-FULFILLMENT OF CREDIT OBLIGATIONS BY THE BORROWER, THE BANK HAS THE RIGHT TO DEMAND FROM THE GUARANTEE TO FULFILL CREDIT OBLIGATIONS, AS WELL AS IN CASE OF FAILURE TO FULFILL THE CREDIT OBLIGATION,THE GUARANTOR'S CREDIT HISTORY WILL BE DETERIORATED AND MAY BE DEPRIVED OF ITS OWN PROPERTY

ATTENTION: THE BANK IS SUPERVISED BY RA CENTRAL BANK