

Approved
By the minutes DEC 12-18 of the Board meeting
dated 26.02.2026
Enters into force on 02.03.2026

FAST UP LOAN INFORMATION SUMMARY

Borrower	Private entrepreneur or resident of the Republic of Armenia A legal entity whose sole shareholder and director is the same person ! The business must be registered and have been operating for at least 6 months
Loan purpose	Financing of current expenses, capital and mixed investments, repayment of creditor liabilities, refinancing of loans
Loan type	Scoring business loan
Loan currency	Armenian dram
Loan amount *	500 000 - 5 000 000 AMD
Annual nominal interest rate of the loan	18%
Annual effective interest rate	19.57 - 19.63%
Loan term	12 - 60 months
Payment method	Annuity (equal monthly payment of principal and interest)
When granting a loan, the balances of unsecured business loans in the Bank are taken into account. The maximum limit for unsecured business loans provided by Fast Bank CJSC is set at 10 million AMD or equivalent foreign currency.	

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Requirements to the borrower	<p>Credit history</p> <ul style="list-style-type: none"> • The total number of days of non-classification and/or overdue liabilities during the last 12 months must not exceed 30 days. • Absence of current overdue liabilities. <p>The age of the Borrower, who is a private entrepreneur, is 18-65 years old.</p>
INTERMEDIATE FEES, PENALTIES AND FINES	
Loan disbursement and service fee	Not defined
Penalty for overdue principal amount	0.1% daily
Penalty for overdue interest	0.13% daily
Security	
Security	The loan is provided without collateral and without guarantees.

GENERAL PROVISIONS

1. Loan interest is calculated on the loan balance, based on a 365-day year.
2. The loan is provided in a non-cash form to a bank account opened with the Bank.
3. The list of necessary documents, as well as the list of insurance companies and independent valutors cooperating with the Bank is defined in separate Appendices.
4. The loan is provided through the "FastBank Mobile" application/"Fast Bank" WEB domain.
5. After loan approval, the offer is valid for up to 3 days.
6. Loan disbursement within 2 business days after submitting all required documents.

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7. Any amount deposited for the purpose of loan repayment is, as a rule, directed by the Bank to the repayment of the amounts payable by the Customer at the time of deposit, including penalties, interest, and the Loan amount, as defined in the Bank's Loan Agreement. The Bank has the right to establish a different order of amounts payable in the agreement concluded with the Customer.

8. The basis for charging interest on loans provided in foreign currency (including penalties and fines, if any), as well as 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.

9. 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.

10. In case of early repayment of the loan by the customer, the following are proportionally reduced: interest calculated on the loan balance, commissions and service fees (if any), and the penalties/fines (if any), commissions charged for transfers made for the purpose of loan repayment and/or other operations, amounts charged for servicing accounts opened for loan servicing, amounts paid to third parties for notarial certification of the transaction, state registration and valuation of the pledged property are not subject to deduction.

11. 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 available at the Bank's locations.

12. CHANGES IN THE EXCHANGE RATE MAY HAVE AN IMPACT ON CREDIT COSTS, AS WELL AS THE ANNUAL ACTUAL INTEREST RATE.

13. WARNING: IN THE EVENT OF FAILURE TO PAY THE LOAN AMOUNT ON TIME, THE PLEDGED PROPERTY MAY BE SEIZED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW.

14. ATTENTION: IN THE EVENT OF YOUR FAILURE TO FULFIL OR IMPROPERLY FULFILLING THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE CREDIT BUREAU AFTER 3 WORKING YEARS, WHERE YOUR CREDIT HISTORY IS FORMED. YOU HAVE THE RIGHT TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU FREE OF CHARGE ONCE A YEAR. ATTENTION: A BAD CREDIT HISTORY MAY PREVENT YOU FROM OBTAINING A LOAN IN THE FUTURE.

15. 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 ACTUAL INTEREST RATE CALCULATION PROCEDURE IS POSTED ON THE BANK'S OFFICIAL WEBSITE (www.fastbank.am).

16. ATTENTION: YOU HAVE THE RIGHT TO CONTACT THE FINANCIAL BANK AT YOUR PREFERRED METHOD, WHICH YOU CAN FIND ON THE OFFICIAL WEBSITE: www.fastbank.am. THE BANK IS OBLIGED TO PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CUSTOMER'S OBLIGATIONS AND DEFAULTS ARISING FROM THE CONTRACT, WITHIN THE PERIOD SET FORTH IN THE CONTRACT, WHICH SHALL NOT EXCEED ONE MONTH, BY ELECTRONIC COMMUNICATION.

17. ATTENTION: THE BANK WILL PROVIDE YOU WITH INFORMATION, SUBJECT TO MANDATORY PROVISION, VIA ELECTRONIC COMMUNICATION. RECEIVING INFORMATION VIA ELECTRONIC COMMUNICATION IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, IT IS 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 INFORMATION, SUBJECT TO MANDATORY PROVISION, BY POST OR OTHER MEANS OF COMMUNICATION.

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18. ATTENTION: YOUR "FINANCIAL INFORMATION BOOK" IS AN ELECTRONIC SYSTEM THAT FACILITATES SEARCHING FOR, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU (www.fininfo.am).

19. ATTENTION: BEFORE SIGNING THE AGREEMENT, THE BANK WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL CREDIT TERMS, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE CREDIT TO BE PROVIDED TO YOU.

20. THE BANK IS SUPERVISED BY THE CENTRAL BANK.