Borrower Eligibility

		purchase of operational assets	purchase of fixed assets / capital investments
1	**Business address**	**Republic of Armenia**	
2	**Minimum business activity term**	–	–
3	**Requirements to the credit history of the borrower (owners, directors of legal entities who control more than 20% shares of the company), including other affiliated persons/companies**	absence of non-standard or above classified credits and sureties	
4	**Requirements to capital and profit**	the Client's total capital and profit for the past reporting year cannot have a negative value concurrently	

Other terms

1	**Credit service fee per contract year**	contractual
2	**Maximum term of the Master contract on financial operations**	240 months
3	**Fee for conclusion of the Master contract on financial operations**	contractual
4	**Application review fee for amendments made prior to conclusion of the contract within the effective period of the application**	contractual
5	**Application review fee for credit decision re-approval after the effective period of the application**	contractual
6	**Application review fee for the acting credit instrument (except for contractual terms of letters of credit (exc. pledge agreements))**	contractual
	For credit instrument secured only by a prime collateral (except for letters of credit)	contractual
7	**Fee for amendment of a guarantee letter content/text (unless a credit committee decision or a new decision is not required thereunder)**	not charged
8	**Fee for collateral replacement; not applicable in cases where the collateral is replaced by:** **- Cash funds (inc. term and call deposits)** **- Securities issued by CBA** **- RA government treasury bonds** **- Bonds issued by the Bank** **- Standard gold bars**	contractual
9	**Collateral freeing fee (per each contract, regardless of the number of collaterals pledged under the contract)**	contractual

Application approval decision shall be effective within 30 banking days upon submission.