Loan, Loan line			
1	**Resource**	**Bank's own resources**	
2	**Objective**	acquisition of operational assets	acquisition of fixed assets/capital investment-making
3	**Currency**	AMD, USD, EUR, RUB	
4	**Minimum amount (AMD or foreign currency equivalent)****	not defined	
5	**Minimum amount (AMD or foreign currency equivalent)****	not defined	
6	**Term**	Max. 60 months	Max. 120 months
	Applicable only to loans secured by guarantee and/or by guarantee and funds maintained in the system of ARDSHINBANK CJSC	maximum 18 months	
	if secured by funds	unlimited	
7*	**Interest rate (determined by the term and the customer rating)**	contractual	
8***	**Fee for application review** **Payment procedure: Individual**	contractual	
9**	**Issuance commission: charged upon issuance in case of loans and upon registration in case of a credit line; not subject to repayment in case of early redemption**	contractual	
10	**Interest sum redemptions**	monthly	
		upon procession of the credit	
		Upon the expiry of the lending period (only if secured by funds)	
11	**Principal redemption**	At the customer's discretion/depending on the specificity of the customer's activity	
12	**Reductions in credit line amount**	At the customer's discretion/depending on the specificity of the customer's activity	
13	**Annual interest rate of unused part of credit line**	Contractual	
14	**Method of issuance**	non-cash	
15	**Borrower, available bank account**	mandatory	
16	**Method of use**	non-cash/cash	
17	**Cash withdrawal**	subject to the effective tariffs	
18	**Pledger**	At the customer's discretion/depending on the specificity of the customer's activity	
19	**Collateral**	contractual	
20	**Penalties, fees**	contractual	
21	**Insurance**	Upon the Bank's request	
22	**Other terms**	According to appendix " Other terms"	

* In the event of a loan instrument in a foreign currency, the exchange rate shall equal the commercial exchange rate effective in the Bank upon the issuance of the credit. A different tariff may apply to individual cases depending on procession-related peculiarities and in coordination with the customer.

*** Defined as a result of consideration by the Credit Committee (may not be apply).
Fee for application review, issuance fee, lump sum maintenance fee
In the event of a loan instrument in a foreign currency, the settlement and charging shall be made in AMD based on the sale exchange rate effective in the Bank upon payment.

** A credit amount may not be below AMD 5,000,000 or a foreign currency equivalent.