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2		Implementation of the project
3		AMD, US dollar, Euro, Russian ruble
4		up to 180 months
5		Contractual
6		Not defined
7		Contractual
8		per month
9		based on the customer's ability to generate cash flows, and full repayment of the loan amount at the end of the term cannot be foreseen
10		up to 24 months
11		Contractual
12		non-cash
13		mandatory
14		cash or non-cash
15		not defined
16		up to 70% of total estimate cost of the project
17		subject to effective tariffs
18		RA resident and non-resident legal entities, individual entrepreneurs, individuals aged 18 and over
19		contractual
20		contractual
21		According to appendix " Other terms"
22		1. Share and all assets 2. Sureties of all shareholders (participants, ultimate beneficiaries) 3. Funds circulating on accounts in the system of ARDSHINBANK CJSC without limitation 4. Participants' claim to the company (applicant) 5. Claim to the agreements (if any)
23		At the Bank's request
24	criteria to preliminary selection of potential borrowers	the owner shall submit confirmation of possibility of participation in the amount of minimum 30 per cent of the required amount of investments from his own resources under the obligatory condition that the "credit/personal investments" coefficient shall not exceed 70/30 ratio

* In case of credit instrument in foreign currency the exchange rate is equal to the commercial exchange rate effective in the Bank at the time of interest payment. In individual cases, depending on the processing peculiarities and in coordination with the customer, a different tariff may apply.

Is set as a result of discussion in the credit committee and may not apply.

- in case of credit instrument in foreign currency - shall be settled and charged in AMD, conversion shall be made based on the sales rate effective in the Bank at the time of payment.

** - in case of credit instrument in foreign currency the maintenance fee shall be settled in AMD, and conversion shall be made based on the sales rate effective in the Bank at the end of the last business day of the month preceding the month of maintenance fee payment.