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|                                                                                  | <b>INFORMATION BULLETIN</b>                                     | <b>Edition: 6</b>                     |
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The terms in the print version of the information bulletin may contain amendments. In case of any differences between the terms in the print bulletin and the effective terms published on the website, it is recommended to turn to a branch or refer the version available on the website. Full information about the terms can be accessed [here](#)

| Issuance of Loans for the Acquisition of Real Estate Owned by the Bank or Transferred to the Bank's Ownership <sup>1</sup> |                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Principal Terms                                                                                                            |                                                                                                                                                                                                        |
| Loan currency                                                                                                              | Acquisition of real estate owned by the Bank                                                                                                                                                           |
| Borrower                                                                                                                   | For a land plot: an individual citizen of the Republic of Armenia (including an Individual Entrepreneur) or a Legal Entity registered in the Republic of Armenia<br>in all other cases: no restriction |
| Loan currency                                                                                                              | AMD                                                                                                                                                                                                    |
| Annual interest rate <sup>2</sup> fixed (adjustable)                                                                       | 13.5%, for a prepayment ≤29 %<br>13% for a prepayment =30-49%<br>12.5% for a prepayment ≥50%                                                                                                           |
| Actual annual percentage rate                                                                                              | 13.2% – 14.4%                                                                                                                                                                                          |
| Overdue loan interest rate                                                                                                 | 24% annually for an overdue loan                                                                                                                                                                       |
| Minimum prepayment (from real estate purchase value)                                                                       | Subject to Clause 3 of the Terms                                                                                                                                                                       |
| Maximum time period                                                                                                        | 20 years                                                                                                                                                                                               |
| Minimum time period                                                                                                        | Not established                                                                                                                                                                                        |
| Maximum loan amount                                                                                                        | Property acquisition value: prepayment made                                                                                                                                                            |
| Loan application screening fee                                                                                             | Not established                                                                                                                                                                                        |
| Monthly loan maintenance fee                                                                                               | Not established                                                                                                                                                                                        |
| Pledge procession fee**                                                                                                    | AMD 6,000 only for the acquisition of rural land property<br>AMD 71 200 for the acquisition of other property or non-rural land plots                                                                  |
| General Terms                                                                                                              |                                                                                                                                                                                                        |
| Requirement for the Borrower/Co-borrower                                                                                   | For natural persons: an individuals aged 18 and above<br>No restriction in other cases                                                                                                                 |
| Requirement for the credit history of the Borrower/Co-borrower                                                             | Absence of overdue and classified liabilities upon loan review                                                                                                                                         |
| Loan/Pledge ratio                                                                                                          | Not established                                                                                                                                                                                        |
| Requirements for the collateral                                                                                            | Not established                                                                                                                                                                                        |
| Penalties, fines                                                                                                           |                                                                                                                                                                                                        |
| Penalty for an overdue interest                                                                                            | 48% annually                                                                                                                                                                                           |

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------|--------------------|---------|
| In case of early loan redemption                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | No penalty established                                  |         |                    |         |
| Loan and interest redemption                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Monthly (annuity) payments                              |         |                    |         |
| Loan issuance method                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Non-cash                                                |         |                    |         |
| Availability of a bank account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Required subject to the Bank's tariffs                  |         |                    |         |
| Application and documents accepted at                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | All the branches of the Bank, Customer Service Division |         |                    |         |
| The expenditures pertaining to the registration of the Borrower's ownership of the pledge of property being purchased and the state cadastral registration of the Bank's right of pledge, as well as the unified reference request fees shall be made at the expense of the Bank except in the cases when the Client wishes to register Borrower's title to the property being acquired and the Bank's right of Pledge subject to expedited procedures different from the standard timeframes prescribed by law |                                                         |         |                    |         |
| The Client shall bear the notarization expenses pertaining to the pledge contracts.                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                         |         |                    |         |
| Declaration of income (primary, secondary)                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                         |         |                    |         |
| Loans shall be issued by using the Bank-approved standard form contracts.                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                         |         |                    |         |
| Minimum Prepayment from Purchase Value <sup>3</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                         |         |                    |         |
| Type of property on sale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Buyer associated with the owner or an affiliated person |         | 3 persons (buyers) |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Property location                                       |         |                    |         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Yerevan                                                 | Regions | Yerevan            | Regions |
| Decommissioned property and land plot                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 15%                                                     | 10%     | 10%                | 7%      |
| Operating property*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 15%                                                     | 10%     | 5%                 | 3%      |
| * A property unit shall be deemed operating provided the reference on the real estate transferred to the ownership of the Bank and the details pertaining thereto contain information about the actual exploitation of the property unit during property sale, and there is no eviction proceeding in the Bank regarding the property unit in question.                                                                                                                                                         |                                                         |         |                    |         |
| ** The pledge procession fee shall be charged until the signing of the contract. The property-related (state) cadastral registrations shall be made only for a standard time period (not subject to an expedited procedure).                                                                                                                                                                                                                                                                                    |                                                         |         |                    |         |
| Other Terms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                         |         |                    |         |
| In the event the Buyer fails to satisfy the minimum prepayment terms for mortgage loans, an advance payment contract may be signed with the Buyer prior to the sale of the property unit subject to the Terms of concluding an advance payment contract.                                                                                                                                                                                                                                                        |                                                         |         |                    |         |
| 1. Lending subject to these terms shall be the exclusive right of the Bank. The Bank is entitled to proceed to a lending subject to terms different from the terms herein.                                                                                                                                                                                                                                                                                                                                      |                                                         |         |                    |         |

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## 2. ATTENTION: THE NOMINAL INTEREST RATE OF THIS LOAN IS SUBJECT TO CHANGE.

The loans issued with the Bank's resource shall be reviewed starting from the 37<sup>th</sup> month of the effective date of the loan contract in case of a change in the Settlement Rate (SR). In the effective period of the Loan Contract, the loan interest rate may not increase or decrease by more than 2.5 percentage points against the established interest rate.

If the redemptions of the loan by the Customer and (or) the interests accrued thereto are overdue for no more than 30 (thirty) days in the Bank, other banks and universal credit organizations of Armenia or in the event of the absence of a credit history, as well as overdue liabilities or a classification, the interest rate specified in Clause 1.4 of these terms shall be reduced by a 0.5 percentage rate. The inspection shall be conducted based on data obtained from ACRA inquiry.

3. The minimum prepayment amount may not be below the sum total of the taxes arising from the sale and purchase transaction of the property being acquired.

## IMPORTANT NOTE

**THE BORROWER SHALL BE ENTITLED TO DISCHARGE (REDEEM), IN FULL OR IN PART, THE LIABILITIES UNDER THE AGREEMENT AHEAD OF SCHEDULE, IN WHICH CASE THE PRINCIPAL SUM OF THE CREDIT SHALL BE REDUCED IN THE AMOUNT OF THE SUM BEING PAID; THE TOTAL EXPENSES FOR CREDITING THE BORROWER SHALL BE REDUCED PROPORTIONATELY. IN THAT CASE, THE INTEREST SUM ACCRUED TO THE BALANCE OF THE PRINCIPAL AMOUNT OF THE LOAN AND THE MAINTENANCE FEE ACCRUED TO THE BALANCE OF THE PRINCIPAL AMOUNT OF THE LOAN SHALL BE SUBJECT TO REDUCTION FROM THE TOTAL CREDIT COSTS. MEANTIME, IN THE EVENT OF EXERCISING ITS RIGHT HEREUNDER, THE BANK MAY NOT APPLY RESPONSIBILITY MEASURES.**

The required document list can be accessed [here](#). Additional documents and information may be required depending on a range of circumstances in the process of application screening and entry into transaction. The loan decision timeframe may change depending on a range of circumstances.

In the event of the non-performance or improper performance of his/her liabilities under the Loan Contract, the Borrower may be stripped of his/her right to the property being purchased and pledged.

In the event of a failure to fully redeem the loan liabilities at the expense of the pledge, the full redemption shall be made at the expense of other means and property units pertaining to the Borrower and the Pledgers.

In the event of overdue liabilities, the redemptions shall be made in the following sequence: expenditures made by the Bank with respect to confiscation of the property pledged in a prescribed manner and other receivables due to the Bank on the part of the Borrower and/or the Co-Borrower (generated as part of loan contracts); the forfeit penalty accrued (accumulated) for the overdue interest; interest accrued (accumulated) for the overdue Loan; accrued (accumulated) yet unpaid overdue interest; overdue Loan; Loan service fee; term interest accrued (accumulated) for the use of Loan, and the Loan amount.

The Bank may, at its own discretion, change the sequence of the monetary liabilities without prior notice to the Borrower/Co-Borrower

The Bank undertakes to provide the Client with the proposal (offer) seven days in advance and grant a seven-day reflection period.

The Bank's MOBILE BANKING application enables features such as money transfers, loan redemptions, viewing of account balances and transactions, payments and other transactions that can be accessed [here](#)

The Loans shall be issued under Bank-approved standard form contracts. In case of the purchase and pledge of a parking lot, separate loan and pledge contracts shall be signed. The pledge contract (contracts) shall be notarized. The right to the ownership of an apartment (parking lot), the Bank's right to pledge and other property rights shall be subject to state registration.

The terms, timeframes and tariffs of providing statements, their copies and other information can be accessed [here](#)

The information about pledge appraisers is published on the Bank's official website ([www.rdshinbank.am](http://www.rdshinbank.am)).

## ATTENTION:

The loan interests shall be settled based on the nominal interest rate. And the actual annual interest rate shall reveal the loan value for the specific customer in case of paying the established fees within prescribed timeframes and in established amounts. Information about the procedure of settling the actual annual interest rate can be accessed on the Bank's official website by following the link [here](#)

You have the right to communicate with the financial institution in any manner preferable to yourself – either via postal mail or electronically. Receiving information electronically is the most convenient option. It is available 24/7, free from the risk of paper loss and ensures confidentiality.

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“ATTENTION: 'YOUR FINANCIAL GUIDE' IS AN ELECTRONIC SYSTEM DESIGNED TO FACILITATE THE SEARCH, COMPARISON AND SELECTION OF THE MOST EFFECTIVE OPTION AMONG SERVICES OFFERED TO INDIVIDUALS. IT CONTAINS INFORMATION ABOUT AVAILABLE PRODUCTS AND LOAN/DEPOSIT CALCULATORS; OFFICIAL WEBSITE: [www.fininfo.am](http://www.fininfo.am)”

The list of appraisal organizations can be accessed [here](#)

**ATTENTION:**

**YOUR PROPERTY MAY BE CONFISCATED IN A MANNER PRESCRIBED BY LAW IN THE EVENT YOU FAIL TO MAKE, IN A TIMELY MANNER, THE INTEREST AND LOAN REDEMPTIONS.**

**IN THE EVENT OF YOUR NON-PERFORMANCE OR INCOMPLETE PERFORMANCE OF THE LIABILITY, THE BORROWER SHALL, AFTER 3 BUSINESS DAYS, SEND THOSE DATA TO THE CREDIT BUREAU TO HAVE YOUR CREDIT HISTORY GENERATED. YOU ARE ENTITLED TO ANNUALLY RECEIVE A FREE COPY OF YOUR CREDIT HISTORY FROM THE CREDIT ORGANIZATION.**

**THIS MATERIAL IS CONSIDERED ADVERTISING.**  
**FINANCIAL INSTITUTIONS IN THE REPUBLIC OF ARMENIA ARE SUPERVISED BY THE CENTRAL BANK OF ARMENIA.**