



Conditions for providing loans for the purchase of movable property that has passed into the ownership of the bank. effective from 03.07.2023 to 09.07.2024

1 Main conditions	
1.1 Purpose of the loan	Acquisition of bank-owned real estate
1.2 Borrower	In the case of land - RA citizen natural person (including individual entrepreneur) or Legal entity registered in RA
1.3 Loan Currency	AMD
1.4 Annual interest rate 2 (constantly adjustable)	13.5% if the advance payment amount $\leq 29\%$ 13% if the amount of advance payment = 30-49% 12.5% if the down payment amount $\geq 50\%$
1.5 Minimum down payment (from the purchase price of real estate)	In accordance with clause 3 of these terms
1.6 Maximum Term	20 years
1.7 Minimum Term	not defined
1.8 Maximum Loan Amount	Acquisition cost of the property - realized down payment
1.9 Loan Application Review Fee	not defined
1.10 Monthly Loan Service Fee	not defined
1.11 Pledge processing fee**	6000 AMD - only village. in case of acquisition of land of significance 71 200 AMD - other properties or non-village. in case of acquisition of land of significance
2 General conditions	
2.1 Claims submitted to the borrower/co-borrower	In the case of natural persons, a person over 18 years old, In other cases, there is no limit
2.2 Credit history requirements of the borrower/co-borrower	Absence of overdue and classified liabilities in force at the time of application review
2.3 Loan/Collateral Ratio	Not defined
2.4 Claims to the Collateral	Not defined
2.5 Penalties, fines, interest rate set in case of non-fulfillment of obligations by the Borrower	24% per annum on overdue loan



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1 Main conditions	
Penalty for overdue interest	48% annually
In case of early repayment of the loan	No penalty is imposed
2.6 Loan and Interest Repayments	equal monthly payments (annuity)
2.7 Loan disbursement method	Cashless
2.8 Availability of a bank account	required according to the Bank's tariffs
2.9 Place of receipt of application and documents	All branches of the bank, Customer Service Department