**FASTBANK**

***Approved by:***
***Minutes of Directorate No. DEC 12-50***
***dated 11.06.2026.***
***Enters into force on 23.06.2026***

*The terms and conditions mentioned in the summary may be subject to change. For more information, please visit the Bank's website at www.fastbank.am, contact any branch of the Bank or call the Bank's Call Center at (+374 10) 510 000.*

| RESTART AGRO REFINANCING LOAN INFORMATION SUMMARY | | |
|---|---|---|
| Borrower | 18-65 years old resident of the Republic of Armenia, individual, legal entity, private entrepreneur | |
| Loan Purpose | Refinancing of loans for the implementation of agricultural activities of the borrower and/or persons conducting joint economic activities in other banks (including financial institutions) of the Republic of Armenia, development of agricultural activities * | |
| Loan Type | Loan | |
| Loan Currency | AMD | |
| Loan Amount | *Loans secured only with a guarantee (including additional loan amount)* | *Loans secured by real estate collateral (including additional loan amount)* |
| | 1,000,000 - 10,000,000 AMD | 10,000,001 - 150,000,000 AMD |
| Annual Nominal Interest Rate ** | Weighted average nominal interest rate for loans transferred from another financial institution -2%, minimum 15% | Weighted average nominal interest rate for loans transferred from another financial institution -2%, minimum 13,5% |
| Annual Effective Interest Rate | **16. 1-23. 79%** | **13. 8-23. 79%** |
| Loan Term | 24-84 months | |
| Principal Repayment Grace Period | 0-18 months, depending on the specifics of the business | |

<table>
<tr><td>Additional loan amount ***</td><td colspan="2">Up to 40% of the refinanced loan balance</td></tr>
<tr><td rowspan="3">Requirements for refinanced loan(s)</td><td>For loans up to AMD 10 million (including additional loan amount)</td><td>In case of loans exceeding AMD 10 million (including additional loan amount)</td></tr>
<tr><td>The Bank conducts a visit to the Borrower's place of business and takes pictures. ****</td><td>The Bank visits the Borrower's place of business if required, the Customer submits photos from the place of business.</td></tr>
<tr><td colspan="2">Regardless of the loan amount, the Bank provides the loan without analyzing the Borrower's financial and economic indicators, if the following conditions are met simultaneously:<br>1. the refinanced loan/s /not included in the Additional Loan amount/ are serviced in other RA banks or financial institutions for at least 12 months (in case of more than 1 loan, with a weighted average term of 12 months),<br>2. at least 10% of the principal amount has been repaid on each refinanced loan/s,<br>3. the number of overdue days on each of the refinanced loan/s does not exceed 5 days,<br>4. The number of loans received by the Borrower /including persons conducting joint business/ in the last year shall not exceed 5.<br><br>In case of deviations from the above conditions, the loan is subject to provision based on the analysis of financial and economic indicators.<br>In the event of refinancing using additional loan funds, the requirements specified in this paragraph do not apply to the refinanced loan.</td></tr>
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| | Moreover, the monthly repayment amount for servicing the newly issued loan (including the amount of the additional loan) shall not exceed 115% of the average monthly repayment amount made on the refinanced loan over the last 12 months (applicable in cases where a financial and economic analysis is not carried out in the case of refinancing). |
| Claims against the borrower (also participants/shareholders of a legal entity, beneficial owner) | Credit history:<br>✓ Absence of classification and/or the total number of days of overdue liabilities during the last 12 months shall not exceed 30 days. In case of overdue liabilities of 15 days or more, the Bank may require an analysis of financial and economic indicators.<br>✓ Absence of current overdue liabilities. |
| Method of repayment | ✓ Annuity /equal monthly payment of principal and interest/<br>✓ Differentiated / equal monthly payment of principal and interest/<br>✓ Individual payment schedule depending on the specifics of the business (presenting the repayment schedules of refinanced loans).<br>Repayment method by the customer's choice. |
| **COMMISSION FEES, PENALTIES AND FINES** | |
| Loan disbursement and servicing fee | Not defined |
| Penalty for overdue principal | 0.1% daily |
| Penalty for overdue interest | 0.13% daily |
| Penalty for early repayment of loan | 5% of the amount repaid early. Applicable for loans with a contractual amount of more than AMD 5,000,000. |

<table>
<tr><th colspan="3">COLLATERAL</th></tr>
<tr><td rowspan="2">Collateral</td><td>Loans secured only with a guarantee (including additional loan amount)</td><td>Loans secured by real estate collateral (including additional loan amount)</td></tr>
<tr><td>The loan collateral is:<br>1. In case of a loan of 1,000,000-3,000,000 AMD, guarantee of at least 1 individual (18-65 years old).<br>2. In case of a loan of 3,000,001 - 10,000,000 AMD, guarantees of at least 2 individuals (18-65 years old).<br>✓ At least one of the guarantors must be the owner of real estate or be secured by a registered salary,<br>✓ The total number of days of overdue liabilities of each of the guarantors in the last year shall not exceed 30 days.</td><td>The collateral for the loan is Real Estate. The collateral criteria are defined in accordance with Appendix 1.<br><br>Guarantee/s:<br>✓ In the case of clients who are legal entities, personal guarantees of the founders and beneficial owners,<br>✓ In the case of private entrepreneurs, if the beneficial owner is a third party, a guarantee of the beneficial owner:<br><br>Other collateral may also be provided by the decision of the Credit Committee.</td></tr>
<tr><td>Loan/ Collateral Maximum Value</td><td colspan="2">According to <u>Appendix 1</u></td></tr>
<tr><td>Collateral Valuation</td><td colspan="2">The collateral is subject to valuation by an independent property valuation organization cooperating with the Bank.</td></tr>
<tr><th colspan="3">OTHER CONDITIONS</th></tr>
<tr><td>Loan decision deadline</td><td colspan="2">Decision on loan application within 3 (three) business days after submitting required documents.</td></tr>
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|---|---|
| Decision notification deadline | Up to 1 (one) business day after the decision is made. |
| Loan issuance deadline | Up to 1 (one) business day after submitting all required documents and performing state registration of the pledge right. |
| Maximum validity period of the decision | 30 business days<br>Moreover, the Bank has the right to refuse to provide a loan if any of the conditions considered essential for making a positive decision on providing a loan have changed. |

** Consumer loans provided for agricultural purposes are also subject to refinancing. The latter can be refinanced only through the Additional Loan amount.*
*** In case of refinancing of foreign currency loans, including loans in different currencies (including AMD) with an AMD loan, the annual nominal interest rate is set at 15%, regardless of the loan collateral.*
*If the weighted average nominal interest rate of loans transferred from another financial institution exceeds 21.50% by the difference of -2%, the annual nominal interest rate is set at 21.50%.*
*The basis for calculating the weighted average interest rate and term are the balances of the transferred loans and the actual serviced terms. In case of calculating the weighted average interest rate, the interest rate is rounded to the decimal point.*
*The refinanced loan/loans may have been serviced in more than 1 financial institution before being transferred to "Fast Bank" CJSC.*
**** The additional loan amount can be provided both together with the refinancing loan, through 1 loan, and as a separate loan, under the conditions set forth in this summary. Moreover, the total amount of the loan provided for the purpose of refinancing and the additional loan cannot exceed the maximum loan amount set forth in this summary.*
***** The established condition may not be met if the Bank has provided the Customer with at least 1 agricultural loan during the 6 months preceding the submission of the loan application, based on the analysis of financial and economic indicators.*

## GENERAL PROVISIONS

**1.** Services provided by third parties and their fees are:

**1. 1** In case of mortgage of real estate, including land:

- ✓ Certificate on restrictions on real estate: 10,000 AMD,
- ✓ State registration fee for mortgage: 26,000 AMD,
- ✓ Notary certification fee: 16,000-20,000 AMD.
- ✓ Property appraisal fee: 15,000-25,000 AMD.

**2.** Before signing the agreement, the Bank will provide the borrower and the guarantor with an individual loan terms sheet, which presents the essential terms of the loan to be provided to the borrower.

3. Regardless of the rates of payments of third parties specified in these conditions, the fees for services provided by the latter may change.
4. Interest on the loan is calculated on the loan balance based on the ratio of 1/365 per year and 1/366 per year for leap years.
5. The loan is provided in a non-cash manner, by transferring it to a bank account opened with the Bank.
6. The list of required documents is set out in Appendix 2, and the list of independent appraisers cooperating with the Bank is set out in Appendix 3.
7. The loan is provided in the following branches of the Bank: "Old Nork", "Shrjanain", "Avan", "Davtashen", "Movses Khorenatsi", "Sebastia", "Komitas", "Baghramyan", "Tumanyan", "Erebuni", "South-Western", "Shengavit", "Alek Manukyan", "Tigran Mets", "Armavir", "Artashat", "Masis", "Goris", "Gyumri", "Vanadzor", "Abovyan", "Hrazdan", "Echmiadzin", "Martuni", "Sevan", "Gavar", "Ani", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan", "Charentsavan", "Alaverdi", "Qajaran", "Sisian" and "Nor Nork".
8. The factors for making a positive decision to grant a loan are:
   - ✓ Compliance of the Borrower, Guarantor and Collateral with the requirements set forth in this document.
9. The factors for rejecting a loan are:
   - ✓ Non-compliance of the Borrower, Guarantor and/or Collateral with the requirements set forth in this document,
   - ✓ In the event that the number of loans received during the last 12 months exceeds 10, the loan application may be rejected.
10. Any amount deposited for the purpose of loan repayment, as a rule, is directed by the Bank to repay the amounts payable by the Customer to the Bank at the time of deposit, including penalties, service fees, interest (if any), and the Loan amount. The Bank has the right to establish a different sequence of amounts payable in the agreement concluded with the Customer.
11. Tariffs for non-financial services, including the terms for providing statements, copies of contracts and other information, are published on the Bank's official website https://www.fastbank.am, as well as posted in the Bank's branches.
12. The Guarantor has the right to:
    12. 1. request information from the creditor about the amount of the loan balance at any time,

    12. 2. recover from the borrower the amounts paid by them for the loan, as well as other losses incurred on behalf of the borrower.,

    12. 3. The terms, terms and tariffs for providing statements, their copies and other information are in accordance with the Tariffs for non-financial services in force at the bank.
13. **IN THE EVENT OF EARLY CREDIT PAYMENT BY THE CUSTOMER, THE FOLLOWING ARE PROPORTIONALLY REDUCED: INTEREST, COMMISSION FEES AND SERVICE FEES (IF ANY), AS WELL AS PENALTIES/FINES (IF ANY) FOR TRANSFERS MADE FOR THE PURPOSE OF CREDIT PAYMENT AND/OR INTERMEDIARY FEES CHARGED FOR OTHER OPERATIONS, FOR MAINTENANCE OF ACCOUNTS OPENED FOR THE PURPOSE OF CREDIT PAYMENT THE FEES PAID TO THIRD PARTIES FOR NOTARIZED TRANSACTION, STATE REGISTRATION OF THE PLEDGED PROPERTY, AND ASSESSMENT ARE NOT SUBJECT TO REDUCTION.**
14. **WARNING: IN THE EVENT OF FAILURE TO PAY INTEREST, LOAN AMOUNT, AND MAINTENANCE FEES ON TIME, THE PLEDGED PROPERTY MAY BE SEIZED IN ACCORDANCE WITH THE PROCEDURE ESTABLISHED BY LAW.**
15. **IN THE EVENT THAT THE AMOUNT RECEIVED FROM THE REALIZATION OF THE PLEDGED PROPERTY IS LESS THAN THE TOTAL AMOUNT OF THE CLAIM SECURED BY THE PLEDGED PROPERTY AND THE COSTS OF REALIZATION OF THE PLEDGED PROPERTY, THEN THE CREDITOR HAS THE RIGHT TO RECEIVE THE DEFICIENCY AMOUNT FROM THE BORROWER'S OTHER PROPERTY.**

16. **ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE CREDIT BUREAU WITHIN 3 WORKING DAYS, WHERE YOUR CREDIT HISTORY IS FORMED. YOU HAVE THE RIGHT TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU FREE OF CHARGE ONCE A YEAR. ATTENTION: A BAD CREDIT HISTORY MAY PREVENT YOU FROM OBTAINING A LOAN IN THE FUTURE.**
17. **ATTENTION: LOAN INTEREST IS CALCULATED ON THE BASIS OF THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTIVE INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE INTEREST AND OTHER PAYMENTS ARE MADE WITHIN THE SPECIFIED PERIOD AND AMOUNT. THE PROCEDURE FOR CALCULATING THE ANNUAL ACTIVE INTEREST RATE IS POSTED ON THE BANK’S OFFICIAL WEBSITE www.fastbank.am.**
18. **ATTENTION: "YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK IN YOUR PREFERRED WAY: BY POST OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY": www.fastbank.am.**
19. **THE BANK IS OBLIGED TO PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CONSUMER'S OBLIGATIONS AND DEFAULTS ARISING FROM THE AGREEMENT, AT A PERIOD DEFINED BY THE AGREEMENT, WHICH SHALL NOT EXCEED ONE MONTH, BY ELECTRONIC COMMUNICATION.**
20. **ATTENTION: THE BANK WILL PROVIDE YOU WITH INFORMATION ON THE MANDATORY SUBMISSION BY ELECTRONIC COMMUNICATION. RECEIVING INFORMATION THROUGH ELECTRONIC COMMUNICATION IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY. YOU HAVE THE RIGHT TO REFUSE TO BE COMMUNICATED WITH THE BANK THROUGH ELECTRONIC COMMUNICATION, ON THE CONDITION OF RECEIVING INFORMATION REQUIRED BY POST OR OTHER MEANS OF COMMUNICATION.**
21. **ATTENTION: YOUR "FINANCIAL INFORMATION BOOK" IS AN ELECTRONIC SYSTEM THAT MAKES SEARCHING FOR SERVICES OFFERED TO INDIVIDUALS, COMPARISON AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU FACILITATED www.fininfo.am.**
22. **IN THE EVENT OF FAILURE OF THE BORROWER TO FULFILL CREDIT OBLIGATIONS, THE BANK HAS THE RIGHT TO DEMAND THE GUARANTOR TO FULFILL CREDIT OBLIGATIONS, IN CASE OF FAILURE TO DO SO, THE GUARANTOR'S CREDIT HISTORY WILL BE DETERIORATED AND THEY MAY BE DEPRIVED OF THEIR OWN PROPERTY.**
23. **ATTENTION: THE BANK IS SUPERVISED BY THE CENTRAL BANK OF THE RA.**