Approved by
Directorate Minutes No. DEC 12-16 dated 19.02.2026
Effective from 20.02.2026

INFORMATION SUMMARY	
Borrower/lessee	**Resident of the Republic of Armenia: Private Enterprise, Legal Entity**
Sphere	**Agriculture, Tourism, Manufacturing**
Loan/lease terget destinations	**Energy efficiency, Promotion of women's entrepreneurship, Regional development, Promotion of digitalization and automation**
Loan/lease purpose	**For business development and expansion purposes**
Loan/lease purpose type	ԳՀՀ-ԵՆԲ LOANS/LEASING
Loan/lease currency	AMD
Loan/lease amount	10,000,000-2,000,000,000 AMD
Nominal annual loan/lease rate	11%
Annual effective loan/lease service fee	11.57%-12.23%
Loan/leasing and servicing fee Loan/lease provision and servicing fee	Not defined
Loan/lease term	24-90 months
Grace period	0-24 months
Overdue principal amount penalty	*0.1% daily*
Overdue Interest Penalty	*0.13% daily*
Loan/lease early repayment penalty	✓ *The borrower/lessee has the right to repay the loan/lease in full or in part before the due date* ✓ *Early repayment penalty **Not applicable***

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! Loans/leases are subject to refinancing by the «European Investment Bank». In case the latter does not refinance the loan/leasing, as well as if the loan/leasing is used for purposes other than its intended purpose, the annual nominal interest rate of the loan/leasing may be changed and set at up to 24%.

Payment method	✓ **Annuity /equal monthly payment of principal and interest/** ✓ **Differentiated/ Equal monthly payment of principal and monthly payment of interest/** ✓ **Individual payment schedule** ***Payment method per the customer's choice***
Security means/ Pledged object	✓ Real estate (building) and/or vehicle* (The mortgage agreement is notarized), ✓ By the decision of the Credit Committee, other collateral may also be provided, including agricultural machinery.
Warranty (if applicable)	✓ Guarantee of at least 1 individual (18-65 years old) or individual entrepreneurs, legal entities with no current overdue liabilities ✓ The total number of days of overdue liabilities of the guarantor during **the last year** shall not exceed 30 days. ✓ The guarantor shall be a real estate owners or have a registered salary.
***Vehicle**	A motor vehicle whose year of manufacture at the time of pledge shall not be older than: ✓ for Russian-made cars: 5 years, ✓ for cars manufactured in other countries: 10 years.

! The car is subject to mandatory "Casco" (physical damage and theft) insurance in favor of the Organization, at least in the amount of the loan amount and subject to renewal of the insurance contract every year for the entire duration of the loan.

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Loan/Pledge maximum value	According to Appendix 1.
Lease deposit or equivalent security deposit**	***Minimum: 15%*** ***<u>In the case of purchasing passenger cars, trucks, construction equipment, road construction equipment, and cranes, a 40% down payment is made, and in the case of purchasing all other equipment, a 50% or more down payment or a deposit is provided, a simplified analysis is performed and a business site visit is not performed.</u>***
**** The cost of the leasing object includes the purchase price of the leasing object, costs related to the import of the leasing object into the Republic of Armenia (transportation, including other costs related to transportation, customs clearance, value added tax, etc.).**	
Collateral valuation	The collateral is subject to appraisal by an independent property appraisal agency cooperating with the Organization and/or an employee of the Organization, depending on the amount of the loan/lease. The valuation by an employee of the organization is carried out free of charge.

Introduction

1. Services provided by third parties and their fees are:
   1.1. In the case of mortgage of real estate, including land:
   Certificate of real estate restrictions: 10,000 AMD,
   State registration fee for pledge: 2,000-26,000 AMD,
   Notary certification fee: 1,500-20,000 AMD.
   1.2. In case of car mortgage:
   Certificate of vehicle restrictions: 3,000-4,000 AMD,
   State registration fee for pledge: 2,000-3,000 AMD,
   Collateral insurance in the amount of 2.5% of the loan amount,
   Notary certification fee: 11,000-12,000 AMD,
2. Regardless of the rates of payment of third parties specified in these terms, the fees for services provided by the latter may change.
3. Loan interest is calculated on the loan balance based on annual 365-day calculation.

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4. The loan/lease is provided in a non-cash form.
5. The list of the required documents is defined in a separate Appendix.
6. *The loan is provided in the following branches of the Bank: "Hin Nork", "Shrjanayin", "Avan", "Davtashen", "Movses Khorenatsi", "Sebastia", "Komitas", "Baghramyan", "Tumanyan", "Erebuni", "South-Western", "Shengavit", "Alek Manukyan", "Armavir", "Artashat", "Masis", "Goris", "Gyumri", "Vanadzor", "Abovyan", "Hrazdan", "Echmiadzin", "Martuni", "Sevan", "Gavar", "Ani", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan".*
7. The factors for making a positive decision to grant a loan/lease are:
   - ✓ Compliance of the borrower/lessee and guarantor with the requirements set forth in this document.
   - ✓ The borrower/lessee shall not have overdue liabilities at the time of loan/leasing.
   - ✓ The total number of days of overdue liabilities during the last year should not exceed 30 days.

   The factors for loan/lease rejection are:
   - ✓ Non-compliance of the Borrower and/or Collateral with the requirements set forth in this document.
8. After submitting the required documents, a decision will be made on the loan application and the Borrower/lessee will be notified within 5 business days.
9. Loan/lease disbursal within 2 business days after submitting all the required documents.
10. Any amount deposited for the purpose of loan repayment shall, as a rule, be directed by the Bank to the repayment of the amounts payable by the Customer to the Bank under the Loan Agreement, including penalties, service fees, interest, and the Loan amount, at the time of the deposit. The Organisation has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
11. The basis for charging interest on loans provided in foreign currency (including service fees, penalties, and fines, if any), as well as for calculating the annual effective interest rate, is the settlement exchange rate set by the Central Bank of the Republic of Armenia on the given day.
12. Tariffs for non-financial services, including the terms for providing statements, copies of contracts and other information, are published on the Organization's official website https://www.fastbank.am, as well as posted at the Organization's locations.
13. **ATTENTION: 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.**
14. **THE ANNUAL ACTUAL INTEREST RATE MAY CHANGE DEPENDING ON THE CHANGE IN THE EXCHANGE RATE PUBLISHED ON THE OFFICIAL WEBSITE OF THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA.**
15. **ATTENTION: 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.**
16. **IN THE EVENT OF EARLY TERMINATION OF THE LOAN/LEASING BY THE CUSTOMER, THE LOAN/LEASING INTEREST AMOUNTS ARE REDUCED PROPORTIONALLY, AS WELL AS THE SERVICE FEES, IF APPLICABLE, IF THE LATTER IS CALCULATED ON A DAILY INSTALMENT, WHILE PAYMENTS MADE TO 3-RD PARTIES ARE NOT SUBJECT TO REDUCTION.**

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17. **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.**
18. **ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE ACCRA CREDIT REPORTING CREDIT BUREAU AND THE CB CREDIT REGISTER, WHERE YOUR CREDIT HISTORY IS FORMED. YOU HAVE THE RIGHT TO OBTAIN YOUR CREDIT HISTORY FROM THE CREDIT BUREAU ONCE A YEAR FREE OF CHARGE. WARNING: A BAD CREDIT HISTORY CAN PREVENT YOU FROM OBTAINING A LOAN IN THE FUTURE.**
19. **ATTENTION: LOAN INTEREST RATES ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTUAL INTEREST RATE SHOWS HOW MUCH THE LOAN WILL COST IF THE INTEREST AMOUNTS AND OTHER PAYMENTS ARE MADE WITHIN THE SPECIFIED PERIOD AND AMOUNTS. THE ANNUAL ACTIVE INTEREST RATE CALCULATION PROCEDURE IS POSTED ON THE OFFICIAL WEBSITE OF THE ORGANIZATION (www.fastbank.am).**
20. **ATTENTION: YOU HAVE THE RIGHT TO COMMUNICATE WITH THE FINANCIAL ORGANIZATION IN YOUR PREFERRED WAY: BY POST OR OR BY E-MAIL. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION, AND ENSURES CONFIDENTIALITY.**
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 FACILITATED FOR YOU.**
22. **THE ORGANIZATION IS SUPERVISED BY RA CENTRAL BANK.**
23. **IN CASE OF NON-FULFILLMENT OF CREDIT OBLIGATIONS BY THE BORROWER, THE BANK HAS THE RIGHT TO DEMAND FROM THE GUARANTEE TO FULFILL CREDIT OBLIGATIONS, AS WELL AS IN CASE OF FAILURE TO FULFILL THE CREDIT OBLIGATION,THE GUARANTOR'S CREDIT HISTORY WILL BE DETERIORATED AND MAY BE DEPRIVED OF ITS OWN PROPERTY.**