*Approved by*
*Directorate Minutes No. DEC 12-56 dated 26.06.2026*
*Effective from 29.06.2026*

| Information Summary for Vehicle Purchase Loans from the Primary Market | | |
|---|---|---|
| Purpose of the loan | | Purchase of a vehicle from the primary market for personal use and/or for the provision of taxi services* |
| Borrower/Pledgor (Co-borrower/Guarantor) | | Resident individuals aged 18–65 years* |
| Account Currency | | AMD |
| Minimum loan term | | 12 months |
| Maximum loan term | In case of providing taxi services / For taxi service use | 60 months |
| | | 84 months |
| Minimum prepayment | | 10% |
| Annual nominal interest rate, inclusive of CASCO insurance coverage | In case of providing taxi services / For taxi service purposes | 16%<br>(fixed) |
| | For personal use | 13.9%<br>(adjustable) |
| Annual effective interest rate | | 14.83-18.76% |
| Minimum loan amount | | 2,000,000 AMD |
| Maximum loan amount | | 30,000,000 AMD |
| Collateral | | Vehicle to be purchased |
| Maximum income ratio (OTI) | | OTI ≤ 60% |
| Maximum Loan-to-Value (LTV) ratio | | 90% |
| Insurance of the pledged property (CASCO) | | Insurance of the pledged vehicle is arranged by the Bank for the entire loan term, in the amount of the outstanding loan balance. |
| Possibility of not providing income verification | | For personal use:<br>In case of a prepayment of 50% or more, or 30% if the vehicle purchase price is AMD 10,000,000 or higher, income verification may not be required. In addition, the annual nominal interest rate of the loan is set at 14.5%.<br>For taxi service purposes:<br>In case of a prepayment of 50% or more, income verification may not be required. In addition, the annual nominal interest rate of the loan is set at 17%. |

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| **Method of loan disbursement** | Non-cash lump-sum payment |
| Repayment method | Annuity / Differentiated<br>*Equal monthly repayment of principal and interest / Equal monthly repayment of principal* |
| **Guarantee** | The Bank may, if necessary, require a guarantee from an individual/legal entity (based on the decision of the authorized body approving the loan) |
| Requirements for the customer's credit history | • At the time of loan disbursement, the existing loans and guarantees provided for the obligations of other persons must not be overdue or classified as monitored or under any stricter classification categories.<br>• The total number of overdue days for all loans (closed and active) during the previous 12 months shall not exceed 30 calendar days. |
| List of the required documents | • Borrower's identification document and social security number (SSN),<br>• Certificate issued by the car dealership regarding the description and value of the vehicle to be purchased.<br>• Marriage certificate (if married) or a declaration of not being married.<br>• In case of marriage, the spouse's identification document.<br>• Document confirming payment of the prepayment.<br>• Document issued by the car dealership confirming that the vehicle has been customs cleared.<br><br>*Before loan disbursement:*<br><br>• Copy of the vehicle registration certificate issued in the borrower's name.<br>• Vehicle ownership certificate issued in the borrower's name.<br>• Certificate issued by the State Register of Secured Transactions confirming registration of the vehicle pledge right. |
| **Loan disbursement fee** | Not applicable |
| **Penalty for Early repayment of the loan** | Not applicable |
| **Penalty for overdue principal amount** | 0,1% daily |
| **Penalty for overdue interest** | 0,13% daily |
| **Fees for third-party services related to the loan.** | Fees for the state registration of rights arising from agreements (vehicle purchase and pledge agreements) with the authorized state body – AMD 2,000. |

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| | Fees for registration of ownership rights and state fees – AMD 23,000. |
| | *Regardless of the rates specified in these terms and conditions, fees for services provided by third parties may be subject to change.* |

* The borrower's/pledgor's age at the maturity date of the loan shall not exceed 65 years. If the borrower's/pledgor's age exceeds this limit, the loan shall be granted only upon involvement of a co-borrower/guarantor, provided that the age of such co-borrower/guarantor at loan maturity also does not exceed 65 years.

## Other provisions

**The methodology for calculating the adjustable fixed interest rate is presented below.**
**The adjustable interest rate consists of the following components (elements):**

Base interest rate

Constant (fixed) component

The adjustable interest rate is a calculated nominal interest rate, which is calculated using the following formula:

$$YA = YB + YC$$

Where:
YA- Adjustable interest rate
YB– Base interest rate
YC– Constant (fixed) component

- Primary interest rate of the base interest rate — Refinancing rate of the CBA (Central Bank of Armenia): https://www.cba.am/am
- Secondary interest rate of the base interest rate — 6-month maturity yield of the Republic of Armenia government (treasury) bonds yield-to-maturity curve: https://www.cba.am/am/SitePages/fmofinancialmarkets.aspx
- Constant (fixed) component — 10 percentage points
- First revision/setting of the adjustable interest rate — 2 (two) years after signing the contract
  Periodic revisions — Every 6 (six) months (on the first day of February and August)
  Application date of adjustable interest rates — The nearest redemption (payment) date following the first day of February and August

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Rounding of adjustable interest rates — In accordance with mathematical rounding rules, rounded to the nearest tenth of a percent (one decimal place).

- The adjustable interest rate is subject to revision only when the difference between the calculated interest rate and the current (active) interest rate is more than 0.5 percentage points.
- The maximum cap/threshold for both the increase and decrease of the interest rate is set at 3.5 percentage points.

- Example 1: If the interest rate of the current AMD loan is 14.75%, and assuming 2 years have passed since the loan was disbursed and the Base interest rate at that moment is 5.75%, the newly calculated Adjustable interest rate will be: 5.75% + 10% = 15.75%. The loan is provided at the Head Office of the Bank and at all branches of the Bank, with the exception of the "Zvartnots" branch.
- The terms and tariffs for the provision of statements, their duplicates, certificates, and other services are published on the Bank's official website, www.fastbank as well as posted at the Bank's places of business.
- Factors for a positive loan approval decision are: compliance of the loan application with the requirements set forth in this document.

- Factors for loan rejection are: non-compliance of the borrower and/or collateral with the requirements set forth in this document, and insufficient income.
- Upon submission of the required documents, the decision on the loan application is made within 2 working days, and the loan is disbursed within 5 working days.

- PRIOR TO CONCLUDING THE LOAN AGREEMENT, THE BANK PROVIDES AN INDIVIDUAL SHEET IN ACCORDANCE WITH REGULATION 8/05 ON "RULES OF BUSINESS CONDUCT OF FINANCIAL ORGANIZATIONS" APPROVED BY THE BOARD OF THE CENTRAL BANK OF THE REPUBLIC OF ARMENIA, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.
- LOAN INTEREST IS CALCULATED BASED ON THE NOMINAL INTEREST RATE, WHEREAS THE ANNUAL PERCENTAGE RATE (APR) INDICATES HOW MUCH THE LOAN WILL COST YOU IF THE INTEREST PAYMENTS AND OTHER FEES ARE MADE IN THE AMOUNTS AND WITHIN THE TIMEFRAMES SPECIFIED. THE PROCEDURE FOR CALCULATING THE ANNUAL PERCENTAGE RATE IS AVAILABLE ON FAST BANK'S OFFICIAL WEBSITE (fastbank.am) UNDER THE "GUIDE TO ANNUAL PERCENTAGE RATE CALCULATION" PAGE.
- WARNING: IN CASE OF FAILURE OR IMPROPER FULFILLMENT OF YOUR OBLIGATIONS, THE ORGANIZATION SHALL SUBMIT SUCH INFORMATION TO A CREDIT BUREAU WITHIN 3 BUSINESS 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. WARNING: A POOR CREDIT HISTORY MAY PREVENT YOU FROM OBTAINING LOANS IN THE FUTURE. IN THE EVENT OF NON-PERFORMANCE OF OBLIGATIONS BY THE CUSTOMER, IF THE COLLATERAL IS

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INSUFFICIENT TO DISCHARGE THE OBLIGATIONS UPON FORECLOSURE, THE OBLIGATIONS MAY BE DISCHARGED AT THE EXPENSE OF THE CUSTOMER'S OTHER PROPERTY.

- HE CUSTOMER HAS THE RIGHT TO PREPAY (DISCHARGE PREMATURELY) THE OBLIGATION UNDER THE CREDIT AGREEMENT. IN THE EVENT OF EARLY REPAYMENT, THE INTEREST PAYMENTS, AS WELL AS LOAN ORIGINATION AND SERVICING FEES (IF APPLICABLE), ARE REDUCED PROPORTIONATELY.
- The Bank is entitled to conclude an agreement with the customer under tariffs and conditions that differ from those established by this document.
- ATTENTION: THE LOAN INTEREST RATE MAY BE CHANGED BY THE BANK. If the Customer does not agree with the interest rate change, they have the right to unilaterally terminate the contract early by returning the principal amount of the loan in full and paying the accrued interest and other fees. Regardless of the rate set by the Bank, the loan (borrowing) interest rate cannot exceed twice the bank interest rate set by the Central Bank of the Republic of Armenia.
- Any amount deposited into the Account shall, as a rule, be directed by the Bank to repay the amounts payable by the Customer to the Bank under the Loan Agreement, including commissions, penalties, interest, and the principal amount of the Loan, available at the time of deposit. The Bank has the right to carry out the repayment specified in this clause in a different sequence.
- The interest rate is applied to the decreasing balance of the loan, based on a 365-day year.
- BEFORE SIGNING THE CREDIT AGREEMENT, THE BANK PROVIDES YOU WITH AN INDIVIDUAL SHEET IN ACCORDANCE WITH THE REGULATION 8/05 ON THE "RULES OF BUSINESS CONDUCT OF FINANCIAL ORGANIZATIONS" APPROVED BY THE COUNCIL OF THE CENTRAL BANK OF THE RA, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE CREDIT TO BE PROVIDED TO YOU.
- WARNING: YOU HAVE THE RIGHT TO COMMUNICATE WITH THE BANK BY YOUR PREFERRED METHOD: BY POSTAL COMMUNICATION OR ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT OPTION. IT IS AVAILABLE 24/7, FREE FROM THE RISKS OF LOSING PAPER-BASED INFORMATION, AND ENSURES CONFIDENTIALITY.
- Commissions subject to VAT also include VAT.

ATTENTION: THE BANK IS SUPERVISED BY RA CENTRAL BANK