Effective from 15.11.2022

FAST TRADE LOANS	
Loan purpose	**Development and expansion of entrepreneurship activities**
Loan Currency	**Armenian dram**
Loan term	**12-36 months**
Annual nominal loan interest rate	**20%**
Annual effective interest rate	**21. 92%**
Loan amount	**500,000-1. 500. 000**
One-time loan charge fee	**Not defined**
Overdue principal amount penalty	*0.1% daily*
Overdue interest penalty	*0.13% daily*
Loan prepayment penalty	✓ The borrower is entitled to prematurely perform complete or partial repayment of a loan ✓ Early repayment penalty **is not applied**

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Repayment method	✓ **Annuity /equal monthly payment of principal and interest/** ✓ **Differentiated/ Equal monthly payment of principal amount and monthly interest payment/** ***Payment methodper the customer's choice***
Security means	✓ An individual (18-65 years old) who has no current overdue liabilities; ✓ the total number of overdue days of the guarantor during **the last year should not exceed 30 days.** ✓ The guarantor must be the owner of real estate or have a registered salary.
Borrower	**Private enterprise, legal entity, individual with a Tax code**
Loan granting factors	✓ **Presence of an operating business for 6 months or more** ✓ **The customer has a positive or negative credit history** ✓ **The Borrower and the Guarantor's compliance with the requirements set forth in this document.**
Loan rejection factors	✓ **Business activity period is less than 6 months** ✓ **Blocked credit history** ✓ **There is an existing overdue or classified loan** ✓ **The total number of days overdue in the last 24 months exceeds 61 days** ✓ **In the last 24 months, there has been a loan with standard, doubtful and unreliable classes** ✓ **Non-compliance of the Borrower and the Guarantor with the requirements set forth in this document.**

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Introduction

1. *The loan is provided non-cash.*
2. *The list of the required documents is defined in a separate Appendix 1/2.*
3. *The loan is provided at the Head Office of the Organization, 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" and "Kapan".*
4. *The decision is made without visiting the business location, based on the sum of the points obtained according to the criteria of the Scoring System set out in Appendix 1/2, the compliance of which is checked by an employee of the Credit Analysis Service.*
5. *In the event that the borrower applies for a recurring loan within the framework of this loan type, the balance of the current loan approved under this program will be deducted from the limit and the loan will be disbursed in the amount of the difference.*
6. *After submitting the required documents, a decision on the loan application will be made and the Borrower will be notified within 30 minutes.*
7. *Loan disbursal within 1 business day after submitting all the required documents.*
8. *Any amount deposited for the loan repayment purpose is, as a rule, directed by the Organization to repay the interest and the Loan amount available at the time of deposit. The Organization has the right to establish a different order of amounts to be paid in the contract concluded with the Customer.*
9. *In case of early repayment of the loan by the client, the loan interest rates are reduced proportionally, as well as service fees, if any, if the latter are accrued on a daily basis.*
10. *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.*
11. **ATTENTION: IN THE EVENT OF YOUR FAILURE TO FULFILL OR IMPROPERLY FULFILL 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.**
12. ATTENTION: LOAN INTEREST RATES ARE CALCULATED BASED ON THE NOMINAL INTEREST RATE, WHILE THE ANNUAL ACTIVE 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 BANK'S OFFICIAL WEBSITE (www.fastbank.am):

13. ATTENTION: YOU HAVE THE RIGHT TO CONTACT THE BANK IN THE WAY YOU PREFER, BY POST OR BY E-MAIL. IT IS AVAILABLE 24/7, FREE FROM THE RISK OF LOSS OF PAPER INFORMATION, AND ENSURES CONFIDENTIALITY.
14. 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.
15. **ATTENTION: YOUR "FINANCIAL DIRECTORY" IS AN ELECTRONIC SYSTEM THAT FACILITATES SEARCHING FOR, COMPARISON OF SERVICES OFFERED TO INDIVIDUALS AND CHOOSING THE MOST EFFECTIVE OPTION FOR YOU.**
16. **THE ORGANIZATION** IS SUPERVISED BY RA CENTRAL BANK.