Approved by
Directorate Minutes No. DEC 12-69 dated 12.08.2025.
Effective from 20.08.2025.

The terms and conditions specified in the printed information summary may have changed. If you are reading the summary in printed form, 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.

"X-SIX. X6" CREDIT INFORMATION SUMMARY		
Borrower	**RA resident: Private Enterprise, Legal Entity** ! Business must be registered and operating for at least 6 months	
Loan purpose	Financing of current expenses, capital and mixed investments, repayment of creditor liabilities, refinancing of loans	
Loan type	Trade loan/credit line provided based on turnover through POS terminal	
Loan Currency	**AMD**	**USD**
Loan amount *	500,000-50,000,000 AMD	1,200-100,000 USD
Annual nominal loan interest rate/percentage of the used portion of the credit line	Credit: 13.5% Credit line: 14%	Credit: 11%, Credit line: 11.5%
Percentage of unused portion of credit line	0.5%	
Annual effective interest rate	Credit: 13.68% – 14.36% Credit line: 14.22% – 14.82%	Credit: 11.03% – 11.56% Credit line: 11.55% – 12.04%
Loan term	12-60 months	
Principal amount grace period	0-24 months	

Payment method	In case of a loan: ✓ Annuity /equal monthly payment of principal and interest/ ✓ Differentiated/ Equal monthly payment of principal and monthly payment of interest/ ✓ Individual payment schedule depending on the specifics of the business. In the case of a credit line: ✓ Monthly payment of interest ✓ Principal amount at the end of the term or individual payment schedule, depending on the business specifics. Payment method according to customer's choice.
Claims against the borrower	Credit history: ✓ The total number of days of non-classification and/or overdue liabilities during the last 12 months should not exceed 30 days. ✓ Absence of current overdue liabilities. The age of the Borrower, as an individual entrepreneur, is 18-65 years old.
INTERMEDIATE FEES, PENALTIES AND FINES	
Loan disbursement and service fee	Not defined
Penalty on overdue principal	*0.1% daily*
Penalty on overdue interest interestժամկետանց	*0.13% daily*
Loan prepayment penalty	In the amount of 5% of the amount repaid early. *Applicable for loans with a contractual amount exceeding 5,000,000 or equivalent foreign currency:*
Penalty for early reduction of the credit line agreement limit or termination of the agreement	In case of reduction of the limit, in the amount of 5% of the amount to be reduced. In case of early termination of the contract, in the amount of 5% of the current limit. In case of early termination of the contract, in the amount of 5% of the current limit. *Applicable for loans with a contractual amount exceeding 5,000,000 or equivalent foreign currency.*
SECURITY MEANS	

Security means	✓ Turnover of the customer's bank accounts serviced at "Fast Bank" CJSC, ✓ Guarantee of the company's participant(s)/beneficial owner(s). Guarantors must not have any outstanding liabilities The total number of days of overdue obligations of each of the guarantors during the last year must not exceed 30 days.
Claims against the borrower (if available)	A physical person (18-65 years old), who: ✓ has no current overdue liabilities; ✓ the total number of overdue days during the last year should not exceed 30 days. ✓ At least one of the guarantors must be a real estate owner or have a registered salary.
Loan/collateral ratio of a loan provided based on POS terminal turnover	With POS terminals provided by "Fast Bank" CJSC and/or other banks of the Republic of Armenia, in the amount of a maximum of six times the average monthly turnover over the last 6 months. Moreover: In the event that more than 50% of the turnover for the last 6 months was carried out during the two weeks preceding the submission of the application, the latter does not participate in the calculation of turnover, and - the maximum loan amount cannot exceed 100 (one hundred) percent of the average monthly turnover according to tax reports for the last 6 months.

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Loan granting condition	After the loan has been granted, the borrower shall ensure each trimester, on an average monthly basis, a turnover of the loan balance in the bank account opened with the Bank in the amount of the loan/collateral ratio set at the time of the loan issuance, otherwise, the Bank has the right to increase the loan interest rate by 3 percentage points or to demand full or partial early repayment of the loan, and in the case of a credit line, the bank may demand a full or partial reduction of the credit line limit. The bank has the right to apply the above-mentioned tools also if the volume of chargebacks carried out through the POS terminal exceeds 5% of the turnover carried out through it on an average monthly basis.
OTHER CONDITIONS	
Deadline for making a decision on granting a loan	After submitting the required documents, a decision on the loan application shall be made within 2 business days.
Deadline for the notification of a decision	Up to 1 business day after the decision has been made.
Loan disbursement period	Up to 3 business days after submitting all the required documents.
Decision maximum validity period	30 business days Moreover, the Bank has the right to refuse to provide a loan if any of the conditions considered essential for making a positive decision to provide a loan have changed.

GENERAL PROVISIONS

1. Loan interest is calculated on the loan balance, based on annual 365-day calculation.
2. The loan is provided in a non-cash manner, by transferring it to a bank account opened at the Bank.
3. The list of the necessary documents, as well as the list of insurance companies and independent valuators cooperating with the Organization, are defined in separate Appendices.
4. *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", "Charentsavan", "Alaverdi", "Qajaran".*

5. The factors for making a positive decision to grant a loan are:
   - ✓ Compliance of the Borrower and the Collateral with the requirements set forth in this document.
   - ✓ The borrower must not have overdue liabilities as of the date of application submission and the total amount of overdue liabilities during the 12 months preceding the date of application shall not exceed 30 days.
6. The factors for loan rejection are:
   - ✓ Non-compliance of the Borrower and/or Collateral with the requirements set forth in this document.
7. After submitting the required documents, a decision will be made on the loan application and the Borrower will be notified within 5 business days.
8. Loan disbursement within 2 working days after submission of all required documents.
9. Any amount deposited for the purpose of loan repayment is, as a rule, directed by the Organization to the repayment of the amounts payable by the Customer to the Organization under the Loan Agreement, including penalties, service fees, interest, and the Loan amount, at the time of deposit. The Organization has the right to establish a different order of amounts payable in the agreement concluded with the Customer.
10. 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.
11. 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.
12. **CHANGES IN EXCHANGE RATE MAY HAVE AN IMPACT ON CREDIT COSTS, AS WELL AS THE ANNUAL ACTUAL INTEREST RATE.**
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. **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.**
15. **ATTENTION: IN THE EVENT OF YOUR FAILURE TO PERFORM OR IMPROPERLY PERFORM THE OBLIGATION, THE BANK WILL SEND THESE DATA TO THE CREDIT BUREAU, 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.**
16. **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):**
17. **ATTENTION: YOU HAVE THE RIGHT TO CONTACT THE BANK AT YOUR PREFERRED TIME, WHICH YOU CAN FIND ON THE OFFICIAL WEBSITE: https://www.fastbank.am. THE BANK SHALL PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CONSUMER'S OBLIGATIONS AND DEFAULTS**

ARISING FROM THE AGREEMENT, WITHIN THE FREQUENCY DEFINED BY THE AGREEMENT, WHICH SHOULD NOT EXCEED ONE MONTH, BY ELECTRONIC COMMUNICATION.

18. ATTENTION: THE BANK WILL PROVIDE YOU WITH THE MANDATORY PRESENTATION INFORMATION ELECTRONICALLY WITHIN THE TIME LIMITS ESTABLISHED BY LAW. RECEIVING INFORMATION ELECTRONICALLY 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 OPT OUT OF COMMUNICATING WITH THE BANK ELECTRONICALLY, PROVIDED THAT YOU WILL RECEIVE MANDATORY SUBMISSION INFORMATION BY POST OR OTHER MEANS OF COMMUNICATION.
19. 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.
20. ATTENTION: BEFORE SIGNING THE AGREEMENT, THE ORGANIZATION WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL AGRICULTURAL LOAN TERMS, PRESENTING THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.
21. IN THE EVENT OF THE BORROWER'S FAILURE TO FULFILL CREDIT OBLIGATIONS, THE BANK HAS THE RIGHT TO DEMAND THE GUARANTEE TO FULFILL CREDIT OBLIGATIONS, FAILURE TO FULFILL THE GUARANTEE'S CREDIT HISTORY WILL DETERMINE AND IT IS POSSIBLE THAT HE WILL ULTIMATELY BE DEPRIVED OF HIS OWN PROPERTY.