

Approved by
Minutes of the Board meeting of 19.02.2026
No. DEC 12-16.
Enters into force on 20.02.2026

AGROFAST AGRICULTURAL LOAN INFORMATION SUMMARY			
Loan Purpose	Agricultural (acquisition of fixed and working capital), loan refinancing		
Loan Currency	AMD		
Borrower	18-65 years old individual, private entrepreneur, legal entity		
Grace Period for Loan Principal Payment	0-18 months		
Loan Term	24-60 months	24-84 months	24-84 months
Loan Amount	300 000 – 10 000 000 AMD	10 000 001 – 60 000 000 AMD	60 000 001 – 150 000 000 AMD
Annual Nominal Loan Interest Rate (Fixed)	17%	15%	14%
Annual Actual Loan Interest Rate	18.33 - 18.36%	16.09 - 16.71%	14.93 - 15.00%
Loan Provision and Service Fee	Not defined		
Penalty for Overdue Principal	0.1% daily		
Penalty for Overdue Interest	0.13% daily		
Penalty for Early Loan Repayment	Not defined		
Collateral	300 000-3 000 000 AMD	<ul style="list-style-type: none"> Guarantee of at least 1 person (18-65 years old) 	<ul style="list-style-type: none"> The guarantor must be the owner of the real estate or a registered employee.

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	<p style="text-align: center;">3.000. 001-10. 000. 000 AMD</p>	<ul style="list-style-type: none"> • Guarantee of at least 2 persons (18-65 years old) 	<ul style="list-style-type: none"> • At least one of the guarantors must be a real estate owner or a registered employee. • The guarantor must not have any current overdue liabilities. • The total number of overdue liabilities of each guarantor in the last year must not exceed 30 days. • Other security measures may be provided by the decision of the Credit Committee.
<p style="text-align: center;">Collateral</p>	<p style="text-align: center;">10 000 001-150 000 000 AMD</p>	<p>Real estate and/or vehicle*, Other collateral may be provided by the decision of the Credit Committee.</p> <ul style="list-style-type: none"> • *A vehicle, the production period of which at the time of pledge shall not be longer than: • for vehicles of Russian production - 5 years, • for vehicles of foreign production of other countries - 10 years. 	
<p>The vehicle is subject to mandatory "Casco" (physical damage and theft) insurance in favor of the Bank, at least in the amount of the Loan amount and for the entire term of the Loan.</p>			
<p>Loan/Collateral Maximum Value</p>		<p>According to Appendix 1.</p>	
<p>Collateral Valuation</p>		<ul style="list-style-type: none"> • The collateral is subject to valuation by an independent property valuation agency cooperating with the Bank and its employee, depending on the loan amount. • The valuation by a Bank employee is carried out free of charge. 	
<p>Method of Payment</p>		<ul style="list-style-type: none"> • Annuity (equal monthly payment of principal and interest), • Differentiated (equal monthly payment of principal and monthly payment of interest), • Individual payment schedule, Payment method according to the customer's choice. 	

Notice

1. Services provided by third parties and their fees

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- 1.1. In the case of mortgage of real estate, including land:
 - 1) Real estate restrictions certificate: 10,000 AMD,
 - 2) State registration fee for the pledge: 26,000 AMD,
 - 3) Notary certification fee: 16,000-20,000 AMD.
 - 4) Property appraisal fee: 15,000-25,000 AMD.
2. In case of a car pledge:
 - 1) Vehicle restrictions certificate: 3,000-4,000 AMD,
 - 2) State registration fee for the pledge: 2,000-3,000 AMD,
 - 3) Pledge insurance in the amount of 2.5% of the loan amount,
 - 4) Notary certification fee: 11,000-12,000 AMD
 - 5) Property appraisal fee: from 5,000-20,000 AMD.
3. Regardless of the rates of payment of third parties specified in these conditions, the fees for services provided by them may change.
4. Interest on the loan is calculated on the loan balance, assuming a 365-day year.
5. The loan is provided in a non-cash form.
6. The list of required documents, as well as the list of insurance companies and independent appraisers cooperating with the Bank, are set out in separate Appendices.
7. 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", "Tigran Mets", "Armavir", "Artashat", "Masis", "Goris", "Gyumri", "Vanadzor", "Abovyan", "Hrazdan", "Echmiadzin", "Martuni", "Sevan", "Gavar", "Ani", "Ashtarak", "Ijevan", "Vedi", "Artik", "Yeghegnadzor", "Kapan", "Charentsavan", "Alaverdi", "Kajaran", "Nor Nork".
8. Factors for making a positive decision to provide a loan:
 - 8.1. Compliance of the Borrower, Collateral and Guarantor with the requirements set forth in this document,
 - 8.2. The Borrower shall not have overdue credit obligations at the time of loan disbursement,
 - 8.3. The total number of overdue obligations in the last year shall not exceed 30 days.
9. The factors for loan rejection are: non-compliance of the Borrower and/or Collateral and/or Guarantor with the requirements set forth in this document.
10. The decision on the loan application and notification to the Borrower shall be made within 5 business days after submission of the required documents.
11. Loan disbursement shall be made within 2 business days after submission of the required documents.
12. 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 under the Bank's Loan Agreement, including penalties, service fees, interest, and the Loan amount. The Bank has the right to establish a different order of payment of amounts in the agreement concluded with the Customer.
13. In case of early repayment of the loan by the Customer, the following shall be reduced proportionally: interest, commission fees and service fees calculated on the loan balance (if any), and penalties/fines (if any), commission fees charged for transfers made for the purpose of loan repayment and/or other operations, amounts charged for servicing accounts opened for loan servicing, amounts paid to third parties for notarial certification of the transaction, state registration and evaluation of the pledged property are not subject to reduction.
14. 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: www.fastbank.am, as well as posted in the Bank's branches.

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15. **WARNING: IN CASE OF FAILURE TO PAY INTEREST, LOAN AMOUNT, AND SERVICE PAYMENTS ON TIME, THE PLEDGED PROPERTY MAY BE FORECLOSED ACCORDING TO THE PROCEDURE ESTABLISHED BY LAW.**
16. **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.**
17. **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.**
18. **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 SPECIFIC PERIOD AND IN THE SPECIFIC AMOUNTS. THE PROCEDURE FOR CALCULATING THE ANNUAL ACTIVE INTEREST RATE IS POSTED ON THE BANK'S OFFICIAL WEBSITE (www.fastbank.am).**
19. **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 IS OBLIGED TO PROVIDE THE BORROWER WITH WRITTEN INFORMATION ON THE CONSUMER'S OBLIGATIONS AND DEFAULTS ARISING FROM THE AGREEMENT ELECTRONICALLY, WITHIN THE PERIOD SET FORTH IN THE AGREEMENT, WHICH SHALL NOT EXCEED ONE MONTH.**
20. **ATTENTION: THE BANK WILL PROVIDE YOU WITH MANDATORY PRESENTATION INFORMATION ELECTRONICALLY. RECEIVING INFORMATION ELECTRONICALLY IS THE MOST CONVENIENT. IT IS AVAILABLE 24/7, IT IS FREE FROM THE RISK OF LOSS OF PAPER INFORMATION AND ENSURES CONFIDENTIALITY. YOU HAVE THE RIGHT TO OPT OUT OF ELECTRONIC COMMUNICATION WITH THE BANK, ON THE CONDITION OF RECEIVING MANDATORY INFORMATION BY POST OR OTHER MEANS OF COMMUNICATION.**
21. **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.**
22. **THE BANK IS SUPERVISED BY THE CENTRAL BANK.**
23. **ATTENTION: BEFORE SIGNING THE AGREEMENT, THE BANK WILL PROVIDE YOU WITH AN INDIVIDUAL SHEET OF ESSENTIAL AGRICULTURAL LOAN TERMS, WHICH WILL PRESENT THE INDIVIDUAL TERMS OF THE LOAN TO BE PROVIDED TO YOU.**
24. **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, AS WELL AS, AS A RESULT OF NOT FULFILLING THE OBLIGATIONS, THE GUARANTOR'S CREDIT HISTORY WILL DETERIORATE AND THEY MAY BE DEPRIVED OF THEIR OWN PROPERTY.**