

XIII. TARIFFS OF SERVICES OFFERED IN ADDITION TO LOAN TRANSACTIONS

SERVICE	COMMISSION FEE
1. Credit account opening under gold items collateral	1%, maximum AMD 2000*
2. Loan (credit line) extending under gold items collateral based on loan amount- flat fee for service	
3. Trusteeship of pledged gold items*	AMD 200 daily
4. Credit account service based on loan amount	
4.1 Loan pledged under real estate(with income proving documents)	1% and AMD 5.000 for application review
4.2 Loan pledged under real estate (without the documents about income)	1% and AMD 5.000 for application review
4.3Credit accounts for purchase of motor vehicles in primary markets and pledge of such vehicles	1.5% and AMD 5.000 for application review
4.3Credit accounts for purchase of motor vehicles in secondary markets and pledge of such vehicles	2% and AMD 5.000 for application review
4.5 Student loans (by own resources)	1%
4.6 Loans without collateral to individuals	2%
4.7 Apartment microloans	1%
4.8 Solar loan	1%
4.9 Shopping loan	1%
4.10 Mortgage loan	Monthly 0.05 % of the contractual amount of the loan , but no more than AMD 10.000 and AMD 5.000 for application review.
4.11 Energy efficiency-oriented reconstruction loan	Monthly 0.05 % of the contractual amount of the loan , but no more than AMD 10.000 and AMD 5.000 for application review.
4.12 Loans for the purchase of goods on credit	0-1%

4.13 Credit line in USD and EUR on Real Estate Collateral with plastic cards	1% and AMD 5.000 for application review.
4.14 Credit line with plastic cards for travel	1%
4.15 Credit line with plastic cards for guaranteed income	1%
4.13 Credit line with plastic cards on pledged car in USD or EUR	2% and AMD 5.000 for application review
4.17 Credit line with plastic cards for salary	1%
4.18 Credit line with plastic cards for international transfers	1%
4.19 Credit line with plastic cards for pension	1%
4.17 Credit line to the individuals managing family funds	1%
4.21 Under EBRD “AMP” program “Easy” and “Easy+” credit accounts	
- Easy loan	
a/ AMD	2.5%
b/ Foreign currency	2%
- Easy + credit accounts in AMD and/or equivalent foreign currency	1%
4.19 Up-front fee for agribusiness loans (except loans against gold collateral)	1% max AMD 100 000
5. Consent to replacement (pledging) of pledged property with different property*	AMD30.00
6. Consent to release of a part of multiple property units pledged *	AMD 20.000 for each property

7. Consent to lease (pro bono lending) or trustee management of pledged property *	AMD10.00
8. Consent to change of owner or sale of pledged real estate **	AMD50.00
9. Consent to registration of a new person(s) with pledged real estate **	AMD5.00
10. Consent to changing the ownership certificate of pledged real estate, including separation of such estate into several units or joining several units տրամադրում * արամադրում *	AMD20.00
11. Consent to signing of successive collateral agreement **	0
12. Consent to change of license plate of pledged property (motor vehicle) *	AMD20.00
13. Consent to change of registration certificate and ownership certificate of pledged property (motor vehicle)*	AMD20.00
14. Amendment of loan repayment schedule (except overdrafts given to individuals) at borrower's request)*	AMD20.00
15. Amendment of repayment schedule of overdrafts given to individuals (except credit line prolongation) *	AMD10,000.00
1. Except cases of sale of standardized gold bullion on credit within ARMECONOMBANK OJSC structure.	
*VAT included	