

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.	0,7 %
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
4.3 Credit accounts for purchase of motor vehicles in primary markets and pledge of such vehicles	1.5% and AMD 5.000 for application review
4.4 Credit 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	3%
4.7 Apartment microloans	1%
4.8 Shopping loan	1%
4.9 Mortgage loan	Monthly 0.03 % of the contractual amount of the loan , but no more than AMD 5.000 and AMD 5.000 for application review.
4.10 Energy efficiency-oriented reconstruction loan	Monthly 0.03 % of the contractual amount of the loan , but no more than AMD 5.000 and AMD 5.000 for application review.
4.11 Loans for the purchase of goods on credit	0-1%
4.12 Credit line in USD and EUR on Real Estate Collateral with plastic cards	1% and AMD 5.000 for application review.
4.13 Credit line with plastic cards for travel	1%
4.14 Credit line with plastic cards for guaranteed income	1%
4.15 Credit line with plastic cards on pledged car in USD or EUR	2% and AMD 5.000 for application review
4.16 Credit line with plastic cards for salary	1%
4.17 Credit line with plastic cards for international transfers	1%
4.18 Credit line with plastic cards for pension	1%
4.19 Credit line to the individuals managing family funds	1%
4.20 Under EBRD “AMP” program “Easy” and “Easy+” credit accounts	
- Easy loan	

a/ AMD	2%, For business women 1%
b/ Foreign currency	1%
- Easy + credit accounts in AMD and/or equivalent foreign currency	1%, for business women 0.5% in the case of transactions with AMD
4.21“Instant” loan	2.5%
4.22Up-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*	AMD30,000
6. Consent to release of a part of multiple property units pledged *	AMD 20.000 for each property
7. Provision of pledged property for lease (sub-lease, gratuitous use) or consent to transfer to trust management*	AMD10,000
8. Providing a consent to the sale of the pledged property and the sale of pledged real estate **	AMD50,000
9. Providing of an agreement to register a new person (s) at the pledged real estate address **	AMD5,000
10. Providing an agreement to make a change in the pledged real estate ownership certificate, including the consent of the division of certain units of pledged real estate or joining several properties. *	AMD20,000
11. Providing of a contracts on the conclusion of a subsequent pledge agreement **	0
12. Providing an agreement on changing the pledged vehicle license plate number *	AMD20,000
13. Consent to change of registration certificate and ownership certificate of pledged property (motor vehicle)*	AMD20,000
14. Amendment of loan repayment schedule (except overdrafts given to individuals) at borrower’s request)*	AMD20,000
15. Amendment of repayment schedule of overdrafts given to individuals (except credit line prolongation) *	AMD10,000
* For the acquisition, in which case the fee for examination of the application is AMD 2,000.	
*VAT included	
***The monthly loan service fee can not be deducted if the annual loan interest rate is 0.5 percentage points higher than the specified interest rate.	